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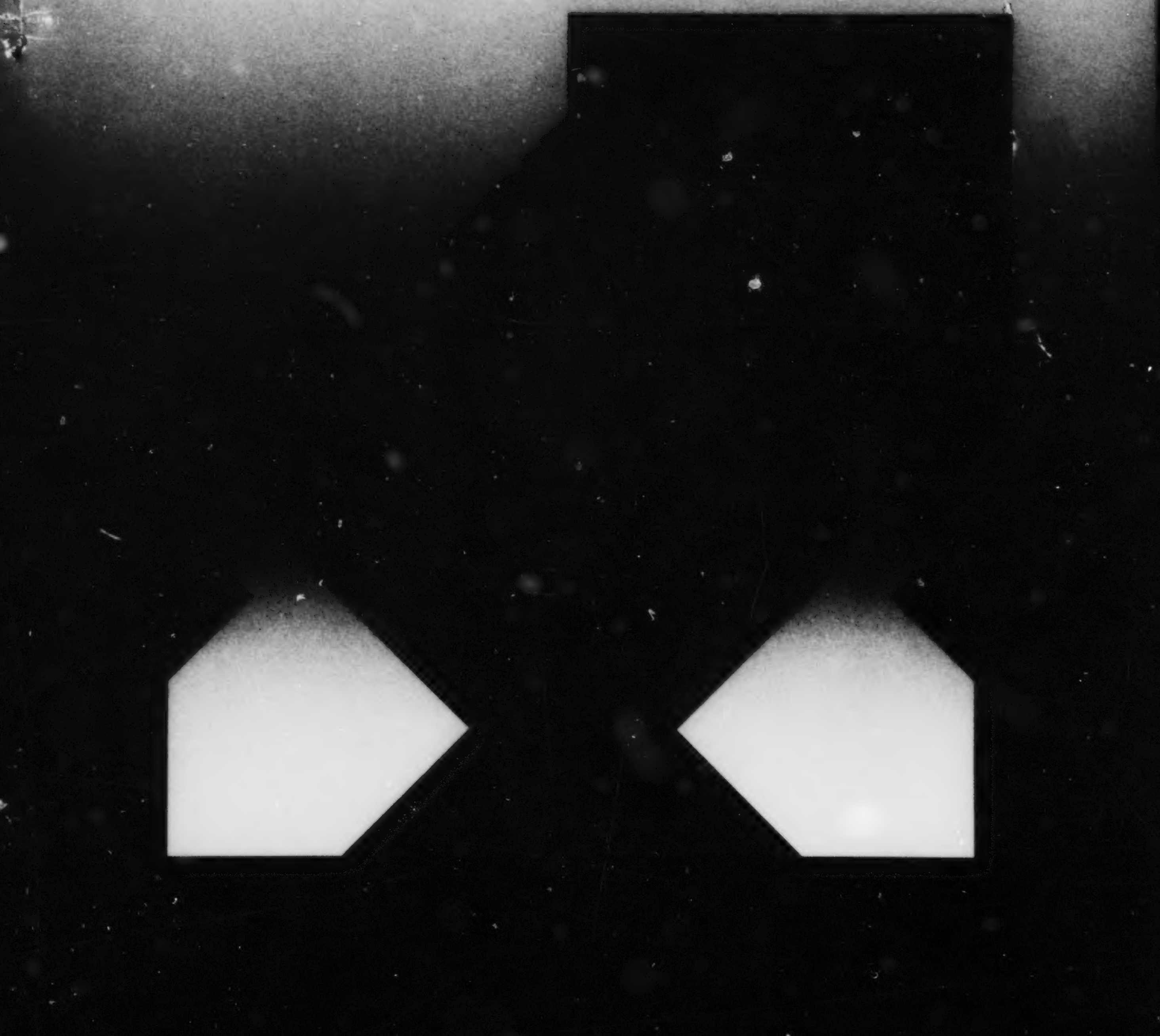

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THE ECONOMIC CONSEQUENCES OF DIVORCE ON FAMILIES OWNING A MARITAL HOME

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Final Report

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ABSTRACT

This study interviewed 134 individuals who had been divorced after January, 1986 and before April, 1989. Their names had been obtained by examining the divorce records of 253 divorced couples who obtained their divorce through the Court of Queen's Bench, Winnipeg, Manitoba, Canada. Those included in the study had dependent children under 18 years of age and owned a marital home. Interviews collected data on the demographic characteristics of the divorcing couples, use of the legal process, division of property, custody decisions, and allocation and quantum of spousal and child support. The study focused particularly on the disposition of the marital home with respect to custody arrangements, spousal and child support.

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SUMMARY OF EXTERNAL RESEARCH PROJECT: "THE ECONOMIC CONSEQUENCES OF DIVORCE ON FAMILIES OWNING A MARITAL HOME"

The project studied the effect of divorce upon the income, consumption and standard of living of 134 individuals in Winnipeg (80 women, 54 men) who divorced between Jan. '86 and Apr. 89, who had owned a marital home, and who had at least one dependent child under 18, with particular focus on changes in housing. They note that the criteria for inclusion of home-ownership may make the study population differ from the Canadian norm for divorcing couples: e.g. may be married longer and be more financially secure than the average. Because the study criteria included only those families with dependent children, the average number of children (1.72) is higher than the Winnipeg average.

59% of the respondents primarily came to an agreement with their spouse before using a lawyer for settlement. Lawyers were used in 35.8% of the sample. The remainder were court ordered, or mediated. Agreements as to child custody had been reached by non-judicial means in 90% of all cases. In 38% of the cases the wife had sole custody, while in 37% of the cases, joint custody was awarded, with physical to the wife. 8% awarded custody to the father (both sole and joint), 7.5% divided siblings, and 9% were equal-time arrangements.

The marital home was sold outside the couple in 44% of the cases, to the wife in 29% of the cases and to the husband in 21% of the cases. Occupancy was granted to a spouse in 6% of the cases. Where the house was awarded or sold to a spouse, 81% were custodial parents. The disposition of the marital home was not disputed in 69%.

40.5% of the women in the sample described their financial positions as better after the divorce, while 44.3% said they were "worse off". On the other hand, only 22% of the men described their financial position as better after the divorce, while 63% of the men said that they were worse off. These are subjective perceptions only, and do not reflect the influence of remarriages, nor do they indicate the reasons for such perceptions. The researchers speculate that men may view the assets of a marriage as being theirs, and thus tend to evaluate any division subsequent to divorce as a loss.

Men and women had similar incomes before divorce (median household income in the $40,000 to 49,000 range) but post divorce, women had a mean income of $33,000, and men had a mean income of $47,018. No breakdown as per subsequent marital or employment status given here. Similar discussions were provided for asset and debt distribution. 16.3% of the women received some time-limited spousal maintenance, and child maintenance was paid or received in 79.9% of the cases, averaging $227 per month. This was described as only 40% of the minimal costs suggested by Manitoba Agriculture. The incidence of non-compliance is very low in comparison to cited studies.

74% of the sample reported homeownership, being 79% of the women and 67% of the men, with P.I.T ranging from $500 to $700. Renters reported rents between $400 and $600. Only 6.3% of the women (5) and 1 man reported public assistance. Most people reported few moves, wide neighbourhood choice, were satisfied with transportation options, and were satisfied with their housing and neighbourhood. On the other hand, 20% of the women and 9.4% of the men pay in excess of 30% of their monthly reported income on housing. It is not clear whether this group would be in core need, as defined by CMHC. In 1989, the core need income thresholds for parents with children ranged from $22,500 for a two bedroom family to $29,400 for a four bedroom family, a level below most of the women in this study. A more precise discussion of the core need category compared to data on other types of families in the city would be useful.

Single custodial females experienced the greatest drop in assets, specifically fewer reported having a second vehicle and other real estate. There was no significant difference between the single custodial women and the rest of the women in the sample in terms education, employment and overall life satisfaction, although more reported dissatisfaction with the amount of time available. It is interesting to note that the non-custodial males overwhelmingly claim to be worse off with respect to income and assets.

30% of the custodial women were in a re-married situation, and had a significantly higher income than the single custodial women ($48,250 versus. $27,760), more assets (especially second vehicles and other real estate), and higher debts. Married non-custodial males had higher incomes than non-remarried non-custodial males: $57,733 as compared to $40,750. Both groups of married individuals were more satisfied with finances, and had a higher level of overall life satisfaction.

As a result of the survey and the literature research, the researchers put forward a number of policy recommendations. Policy recommendations include increasing the availability of financial counselling; directing support awards to meet the direct and indirect costs of supporting children (a children-first principle); making job training and placement available to single parents, and asset liquidation aimed at keeping the custodial parents shelter costs below 30% of income.

cas, le conjoint a payé ou reçu une allocation pour les enfants atteignant en moyenne 227 $ par mois. Cette somme ne représente que 40 p. 100 des dépenses minimales établies par le ministère de l'Agriculture du Manitoba. Le taux d'inobservation est très faible comparativement aux études citées.

Parmi les répondants, 74 p. 100 sont des propriétaires-occupants (79 p. 100 de femmes et 67 p. 100 d'hommes), et les mensualités (principal, intérêt et taxes) varient de 500 $ à 700 $. Les locataires paient de 400 $ à 600 $ de loyer. Seulement 6,3 p. 100 des femmes (cinq) et un homme reçoivent des prestations d'aide sociale. La plupart des répondants ont indiqué qu'ils n'avaient pas déménagé souvent et disposaient d'un vaste choix de quartiers où habiter. Ils se sont aussi dits satisfaits des moyens de transport, de leur logement et de leur quartier. Par contre, 20 p. 100 des femmes et 9,4 p. 100 des hommes consacrent plus de 30 p. 100 de leur revenu mensuel à l'habitation. Il n'est pas clair si ce groupe appartient à la catégorie des besoins impérieux, selon les critères établis par la SCHL. En 1989, le plafond de revenu déterminant les besoins impérieux des familles s'établissait à 22 000 $ pour un logement de deux chambres et à 29 400 $ pour un logement de quatre chambres. Ces niveaux de revenu sont inférieurs à ceux de la majorité des femmes ayant fait l'objet de la présente étude. Il serait utile d'examiner plus en détail la catégorie des besoins impérieux par rapport aux données sur les autres catégories de familles de la ville.

Les femmes seules ayant la garde de leurs enfants ont connu la plus forte diminution de leur actif. En effet, très peu ont indiqué posséder une deuxième automobile et d'autres biens immobiliers. Il n'y avait aucune différence importante entre les femmes seules ayant la garde des enfants et le reste des femmes de l'échantillon en ce qui a trait au niveau d'instruction, à l'emploi et à la satisfaction de vivre en général, mais elles étaient plus nombreuses à se dire insatisfaites à cause du manque de temps. Il est intéressant de noter que les hommes qui n'ont pas la garde des enfants affirment généralement connaître une situation pire en ce qui a trait au revenu et à l'actif.

Une proportion de 30 p. 100 des femmes ayant la garde de leurs enfants étaient remariées et possédaient un revenu considérablement supérieur à celui des femmes seules ayant la garde de leurs enfants (48 250 $ contre 27 760 $), davantage de biens (en particulier une deuxième voiture et d'autres biens immobiliers) et des dettes plus élevées. Les hommes mariés n'ayant pas la garde de leurs enfants possédaient un revenu supérieur à celui de leurs homologues non remariés (57 733 $ contre 40 750 $). Les deux groupes de répondants mariés étaient davantage satisfaits de leur situation financière et de leur vie en général.

Comme suite à cette enquête et à l'étude documentaire à laquelle elle a donné lieu, les chercheurs ont formulé un certain nombre de recommandations de principe. Parmi ces dernières, mentionnons l'amélioration de l'accessibilité aux conseils financiers, l'établissement des allocations en fonction des coûts directs et indirects de soutien des enfants (dans le meilleur intérêt de l'enfant), la mise sur pied de services de formation professionnelle et de placement à l'intention des chefs de familles monoparentales et la réalisation de l'actif afin que les coûts de l'habitation assumés par les parents ayant la garde des enfants se situent à un niveau inférieur à 30 p. 100 du revenu.

RÉSUMÉ DE PROJET DE RECHERCHE

LES CONSÉQUENCES ÉCONOMIQUES DU DIVORCE SUR LES FAMILLES PROPRIÉTAIRES DU FOYER CONJUGAL

Le projet ci-dessus a examiné les conséquences du divorce sur le revenu, la consommation et le niveau de vie, en accordant une attention particulière aux changements de domicile. L'étude a porté sur 134 habitants de Winnipeg (80 femmes et 54 hommes) qui ont divorcé durant la période de janvier 1986 à avril 1989, qui possédaient le foyer conjugal et avaient au moins un enfant à charge âgé de moins de 18 ans. Les chercheurs soulignent que, comme les répondants sont des propriétaires-occupants, la population étudiée ne correspond pas à la norme canadienne relative aux couples qui divorcent : il se peut que les couples soient mariés depuis plus longtemps et que leur sécurité financière soit plus élevée que la moyenne. Étant donné que l'étude ne porte que sur les familles ayant des enfants à charge, le nombre moyen d'enfants par famille (1,72) est supérieur à la moyenne de Winnipeg.

L'étude a révélé que 59 p. 100 des répondants se sont d'abord entendus avec leur conjoint avant de faire appel à un avocat. Parmi les couples de l'échantillon, 35,8 p. 100 ont demandé les services d'un avocat. Les autres ont obtenu une ordonnance du tribunal ou une médiation. Pour ce qui est de la garde des enfants, 90 p. 100 des couples ont réglé leur différend par des moyens non judiciaires. Dans 38 p. 100 des cas, l'épouse a obtenu la garde exclusive des enfants. La garde conjointe a été accordée dans 37 p. 100 des cas, la garde physique étant confiée à la mère. Le père a obtenu la garde des enfants dans 8 p. 100 des cas (tant exclusive que conjointe). Les soeurs et frères germains ont été séparés dans 7,5 p. 100 des cas, et des arrangements prévoyant la garde partagée également ont été conclus dans 9 p. 100 des cas.

Le foyer conjugal a été vendu à une personne étrangère au couple dans 44 p. 100 des cas, à l'épouse dans 29 p. 100 des cas et au mari dans 21 p. 100 des cas. Le droit d'occupation a été accordé au conjoint dans 6 p. 100 des cas. Lorsque la propriété a été cédée ou vendue au conjoint, ce dernier avait obtenu la garde des enfants dans 81 p. 100 des cas. L'aliénation du foyer conjugal n'a pas été contestée dans 69 p. 100 des cas.

Pour ce qui est de la situation financière des femmes après le divorce, 40,5 p. 100 des répondantes affirment qu'elle s'est améliorée tandis que 44,3 p. 100 disent qu'elle s'est dégradée. Par contre, seulement 22 p. 100 des hommes considèrent que leur situation financière est meilleure depuis leur divorce et 63 p. 100 jugent qu'elle s'est aggravée. Il s'agit simplement de perceptions subjectives qui ne tiennent pas compte des remariages ni des raisons motivant de telles impressions. Les chercheurs se demandent si les hommes ne considèrent pas les biens accumulés au cours du mariage comme leur propriété et, par conséquent, tendent à voir tout partage découlant du divorce comme une perte.

Les hommes et les femmes avaient des revenus comparables avant le divorce (le revenu médian des ménages variait de 40 000 $ à 49 000 $). Toutefois, après le divorce, les femmes avaient un revenu moyen de 33 000 $ et les hommes, de 47 018 $. L'étude ne donne aucune ventilation concernant l'état civil ou la situation professionnelle à la suite du divorce. Les chercheurs ont également examiné la répartition de l'actif et des dettes. Une allocation de conjoint a été accordée temporairement à 16,3 p. 100 des femmes et, dans 79,9 p. 100 des

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EXECUTIVE SUMMARY

This study interviewed 134 individuals who had been divorced in the Province of Manitoba after the introduction of "no-fault" divorce legislation which came into effect in Canada in January 1986. Those included in the study had dependent children under 18 years of age and owned a marital home prior to divorce. Interviews collected data on the demographic characteristics of the divorced couples, the use of the legal process, division of property, custody decisions, and the allocation and quantum of spousal and child support. The study focused particularly on the disposition of the marital home in relation to custody arrangements, spousal and child support. In addition, a profile was prepared of the single custodial females from this study and they were compared as a group with all of the other individuals on a variety of quality of life and housing and neighbourhood satisfaction variables.

Divorce in Canada

Except for a slight decline from 1983 to 1985, the divorce rates in Canada have exhibited a steady increase since the initial liberalization of divorce laws in 1968 (Statistics Canada, 1990). The recent expansion of the "no-fault" divorce laws of January 1986 contributed to a 25% increase in the number of divorces per 100,000 married women in the population (Adams, 1988) immediately after the implementation of the legislation, however those figures have levelled, showing nearly one in three marriages ending in divorce (Bala, 1987). As a result, increasing numbers of children under the age of 18 are spending a

portion of their lives in single-parent families.

Study Objectives

The importance of this study was to provide data from which a more comprehensive examination of single parents' housing and neighbourhood needs could be developed. The study also examined the broader issues of housing satisfaction and other quality of life considerations for individuals and families after divorce.

Collection of objective data on the financial status of divorced individuals and their families should assist courts in their decisions regarding the disposition of marital homes, the division of property generally, and the entitlement and quantum of spousal and child support. The study also examined the questions of affordability, accessibility, and the availability of housing for divorced individuals in order to assist planning and policy formation for single parent families by private and government bodies and to provide an empirical base for policy decisions and the drafting of legislation in the family law and housing areas.

Results of the Study

Before commenting on the specific characteristics of the individuals in this study, it is important to note that the criteria for inclusion in many cases explains the deviation from the Canadian norm for divorcing couples. Of particular significance is ownership of a marital home which suggests that these individuals may have been married longer and be more financially secure than the average divorced individual Canadian.

Also important to note is the nature of the Winnipeg housing market and the general economic climate of the Province of Manitoba. Winnipeg is an urban area characterized by predominantly owner-occupied single family dwellings accommodating small husband-wife families. Housing prices and rents are relatively stable compared to other Canadian urban areas and the cost of living in Winnipeg is moderate.

Briefly included in this summary are the significant results from this study. Detailed discussion of the findings along with tables of corresponding data can be found in Chapters IV and V. Chapter VI contains conclusions and policy recommendations.

1. Demographics

There were 134 completed interviews meeting the study criteria, including 80 women and 54 men. The mean age of the women was 37.5 years and of the man, 40.0 years. The mean duration of marriage of the divorced couples was 14.8 years with 59.7% of the respondents remaining single at the time of the interview.

The families represented in this study had a mean number of 1.72 children including single parent families and re-formed families through new relationships.

Data on employment status showed all of the men were employed full-time and 82.5% of the women were employed full or part-time. All of the respondents in this study had a generally high level of education with most having some high school or some college or technical school training.

The median household income reported at the time of interview was between $24,000 and $29,999 for women and between $40,000 and $49,999 for men. These figures are influenced by the new household relationships which were formed after divorce; 48% of the men and 31.3% of the women were in new relationships. THe actual range of household incomes include high income male earners and 5 single parent females on public assistance earning less than $18,000 per year.

2. Use of the Legal Process

The majority of the respondents (75.2%) indicated that they were generally satisfied with their divorce settlement which may be related to the fact that 50% of them came to an agreement with their spouse before using a lawyer for settlement. Lawyers were the primary method used to reach agreement by 35.8% of the sample; 2.2% of the agreements were court ordered; 2.2% by a court mediator; and .7% by a private mediator.

Lawyers were cited as providing the most important source of advice by 38.9% of the men and by 36.3% of the women but it is important to note that 31.5% of the men and 28.8% of the women said that no-one helped them make decisions.

3. Custody

Historically in Canada, custody of the children of a marriage has been awarded to the wife in approximately 75% of the divorces (Statistics Canada, 1990). This study showed that an even higher percentage of the mothers received all, or some portion, of the custodial responsibility in 91.8% of the cases. This included cases of sole custody, joint but physical custody to the wife, shared time arrangements, and cases where siblings were split and one or more children lived with the wife. Custody arrangements were agreed to by non-judicial means in 90.3% of the cases represented in this study.

4. Disposition of the Marital Home

In the period before "no-fault" divorce legislation in Canada, the disposition of the marital home usually went in favour of the custodial parent. In the marriages represented in our sample, the marital home was sold in 44.0% of the cases, however, in the cases where it was not sold, it was awarded or occupancy was granted for a period of time to the custodial parent in 81.3% of the cases. The home was awarded to the wife in 29.1% of the cases; to the husband in 20.9%; and occupancy was granted to one or the other spouse in 6.0% of the cases.

At the time of interview, some changes in living arrangements had occurred. Whereas 18.7% of non-custodial males were awarded in the marital home at the time of divorce, only 8.6% of them were actually living in the home at the time of interview. Both single and re-married male and female custodial parents made up the balance of those interviewed in the marital home.

5. Financial Standing

a. Pre- and post Divorce Incomes

Questions associated with pre- and post-divorce incomes were subject to limitations imposed by subjective recall. Nonetheless, there appears to be a drop-off in income after divorce for both men and women. Men and women interviewed had similar incomes before divorce, but the post-divorce financial situation of women in this study was significantly lower than their male counterparts. The mean post-divorce annual household income for women was reported as $33,993 with the median falling in the $24,000 to $29,000 range, compared to $47,018 median, for men range $40,000 to $49,999.

b. Property Assets

After divorce, 66.7% of the men and 78.8% of the women were still in home-ownership situations either retaining the marital home or owning another one. This high incidence of home ownership may be related to re-marriage of individuals and/or to the equity accrued to the marital home before divorce.

The most significant trend was for both men and women to increase their security in retirement plans, pension plans, and dental plans. Both sexes appeared to liquidate assets such as other vehicles, other real estate and business practices, with large decreases in holdings of life insurance with cash surrender value.

c. Family Debt

Questions concerning perception of debt produced interesting results. Significantly more women than men reported that they were better off after divorce, due in part to re-marriage. While 40% of the men considered themselves to be "worse off," only 29.1% of the women said their debt position was worse. Two factors appear to be operating to effect those perceptions. The men generally appeared to believe they had "lost" financially as a result of divorce partly because they viewed assets as belonging to them rather than their spouse. In addition, while women were less aware of their asset and debt position before divorce, the women were well aware of it after and had reduced their debt load to a greater extent than the men. Women not only reduced the dollar value of debt after divorce but also reported fewer numbers of debts.

d. Evaluating Assets and Debts

Respondents were asked how they divided their marital property, not including the marital home, and how they attached a value to each item. A fairly uniform response between sexes suggested that individuals primarily guessed or put no particular value on their property. Only one man and one woman actually calculated the value of items and the court determined the value of the property in one man's divorce. Interestingly, in the content analysis of the open-ended questions, the most common response of the divorced individuals was a desire for more advice and help in making the financial decisions that were now affecting their lives.

6. Spousal Maintenance

Under the new "no-fault" divorce legislation there is a growing tendency to support the position that each spouse, where physically and mentally able, has a duty to provide for his or her own spouse. When spousal support is ordered, it is regarded as "rehabilitative" to overcome some disadvantage or dependency caused by the marriage. Rehabilitative maintenance generally involves support for the purpose of regaining or developing employment skills in order for the dependent spouse to become financially self-sufficient. As such, it is usually time limited, the most common time being three years. This concept of self-sufficiency has drawn much criticism from a variety of sources.

In this study, which concerns only women with children, 83.7% of the women received no spousal support following divorce. Only 13 women, or 16.3% receive or have received maintenance and all were awarded support on a time-limited basis.

In keeping with the "rehabilitative" perspective of spousal maintenance, Julien Payne, author of "Payne on Divorce," 1986, the common guidebook on divorce in Canada, suggests a lump sum payment in final settlement of all future maintenance rights or a fixed term order of relatively short duration in order "to cut the marital umbilical cord." It would appear that this approach was taken in most of the cases of spousal support in this study. It is possible that property settlements are being used in lieu of spousal support. The question was asked if the respondents had traded assets for the marital home and 16.4% indicated they had. There is no way of knowing if these were negotiated settlements in lieu of support specifically or a part of the negotiation package.

7. Child Maintenance

The majority of child support legislation in Canada places a legal obligation on both parents to contribute to the support of their children, in keeping with their respective ability to do so. The questions of establishing a "just and reasonable" quantum of child support suffers from the same difficulties as the concept of self-sufficiency in spousal awards. Child support requires more than an attempt to determine "costs" of raising a child because it is also tied into the standard of living of the former intact family.

Child maintenance was paid or received in 79.9% of the cases in this study. The mean amount per child per month was $227.88 with a median of $225.00. The range per child per month was $50.00 to $1100.00 which corresponds closely to other Canadian studies. In addition, the majority of those paying or receiving support provide support of another kind; educational, medical, dental, and "other" support.

Many of the critics of the present child support legislation call for some method of developing guidelines to measure support payments, at least in the ability to meet the average costs of raising a child. The mean maintenance per month per child in this study was approximately 40% of the extremely minimal cost suggested according to "The Cost of Raising a Child in 1989" (Manitoba Agriculture, 1989). These estimated costs do not recognize the value of child care provided by the custodial parent or take into consideration the non-financial assistance provided by the custodial spouse in attempting to contribute to an adequate standard of living commensurate with a former lifestyle.

The respondents who paid or received child support payments were asked if the payments were regularly paid on time or if there were arrears. A high majority of payments were made on time with arrears seldom, however 5 of the women never received the payments which they had been awarded. This incidence of non-compliance is low compared to Canadian standards which indicate that more than half of maintenance is never paid (McCall, Hornick & Wallace, 1988). Manitoba has a particularly high compliance rate due to the Maintenance Enforcement Program in force since 1980. Other provinces have since brought in similar programs with less success.

8. Quality of Life Satisfaction

One section of the questionnaire asked respondents questions dealing with general quality of life satisfactions and satisfactions associated with time, health, standard of living and personal relationships. While there was variation between variables and between sexes on variables, a high percentage (89.6%) of respondents indicated that they were generally satisfied with their life after divorce.

9. Housing and Neighbourhood Satisfactions

Study participants were asked questions dealing with satisfaction with their residence, neighbourhood, location and amenities. A high percentage (90.3%) were generally satisfied with their present housing and neighbourhood. This may be due to the high incidence of home ownership after divorce. Owners accounted for 74.4% of the sample with 71.4% owning their own home and 30% owning a condominium unit. Renters were the next largest group with 24.1% renting and 1.5% of the respondents were in co-op units.

Another reason for the high satisfaction expressed may be related to housing costs. When rent costs and P.I.T. costs, without utilities, were grouped according to percentage of household income, only 9.4% of the men and 20.1% of the women paid in excess of 30% of their income of housing costs. A major question arises concerning the ownership of the initial marital home and the impact that the home had as an asset in offsetting current housing costs. Indirect assistance such as low rental housing and various other types of housing grants may be instrumental for some of these people to meet their housing costs and to keep costs within the accepted Canadian norm of 30% of household income.

Questions concerning housing availability, type, and choice showed relatively satisfied responses. Due in part to the fact that more women than men had primary custody of the children in this study, more women than men indicated that custody affected their choice.

Nevertheless, both men and women were generally satisfied with their homes and neighbourhood. As indicated earlier, Winnipeg has a relatively stable housing market with reasonable housing costs and vacancy rates. This is not the case in other major urban areas such as Toronto and Vancouver.

Profile: Single Parent Custodial Females

Much recent literature suggests that divorce contributes to the "feminization of poverty" and is responsible for a growing "underclass" in North America, especially for female headed single parent families. In this study, the purpose was to address these assumptions by selecting out the single parent custodial females (SCF's) (n = 50) as a group and comparing them to all others in the sample (n = 84). The results present a profile of the single parent custodial females as a whole recognizing that there may be individual differences in situations.

a. Housing after divorce

The SCF's have a very similar home ownership rate (74%) to that of the "all other" group. This is due, in part, to the fact that the percentage of the SCF's (40%) living in the marital home at the time of the interview is significantly higher than that of all others combined. The majority of these women are in single detached dwellings.

The SCF's pay significantly more of their gross annual household income on rent or P.I.T. and 18% of them pay more than 30% of their income for housing costs as compared to 14.5% of "all others."

b. Post-divorce income

After divorce, the SCF's reported significantly less gross annual income than the rest of the sample. They also have the lowest gross household income of all the groups compared, and experienced the greatest change and drop in income of the six groups. The SCF's reported a 41.2% drop in income after divorce while the single custodial males dropped 25.6%. All married groups reported some increase in income after the divorce represented in this study.

c. Post-divorce assets and debts

After divorce, all of the subgroups except the married custodial females, showed a decrease in the number of assets reported. The SCF's experienced the greatest overall drop in the number of assets and value of their assets dropped (43.8%).

All of the subgroups, except the single custodial males, reported a reduction in the number of debts after divorce, however the SCF's showed the most decrease in the number and lower dollar value of debts. The dollar value of their debts dropped 52.8% after divorce which is extremely important to their current financial standing.

d. Other characteristics

Only six persons of the entire sample reported receiving public assistance; five of these were SCF's.

There were no significant differences in the education levels and employment status of the SCF's compared to the rest of the sample. However, in post-divorce education, 60% of the single custodial females furthered their education after divorce, with 90% of those claiming it was to improve employment opportunities. Of those who did not take any further education, 88% said that they would have but were unable to do so. Only 28.6% of the rest of the sample indicated they were not able to further their education.

Post-divorce subjective life satisfactions

The SCF's showed similar life satisfaction scores compared to "all others." The only significant difference however, is with time; 64% of the single custodial females were dissatisfied with the amount of time to do the things they want to do, whereas 25.7% of the others were dissatisfied.

f. Post-divorce subjective financial satisfactions

The SCF's are objectively the group with the lowest gross annual household income, despite the fact that they have the fewest debts after divorce. Their perceptions of their financial standing after divorce reflect their lower economic position insofar as 24% of them consider themselves to be currently poor compared to 16.7% of "all others." As well, 50% of them claim to be "worse off" than before divorce with 34% of them claiming to be "better off."

Post-divorce Subjective Housing Satisfaction

The entire sample from this study were generally satisfied with their housing and the SCF's were no exception; 90% of them reported being generally satisfied.

On specific questions there was very little difference between this group and "all others" with the exception of choice of residence; 32% of the single custodial females reported having "very little choice" compared to 13.1% of the others.

Conclusion and Policy Recommendations

This study has examined, in some detail, the lives of 134 individuals after divorce. Without exception, the respondents indicated that they wished to participate in the study because they felt that research of this nature would assist others going through the divorce process and would contribute to changes in the divorce system. Many expressed the opinion that the process should be made simpler, less complicated. The overwhelming response was the need for information on financial matters which are now impinging on their current lives.

It is often some time after the formal termination of a marriage that the full financial ramifications of divorce are realized. The results of decisions taken affect both parties but especially have long-term consequences for custodial parents and children. Briefly, some of the policy recommendations made as a result of this study are as follows:

1. Policies which advocate financial counselling as a part of the divorce process should be supported to ensure that the economic realities of divorce are recognized and planned for as a part of the settlement procedure.
2. Policies must aim at equalizing the economic results of divorce and minimizing the stress that economic uncertainty places on custodial families. Critical to relieving economic disparity for children and their custodians is a change in the way post-divorce equity is calculated.
3. Formulae used to calculate "adequate standard of living" must include the true direct and indirect costs of supporting children. The relative poverty of women comparred to men must first be addressed to truly take into consideration the "best interests" of children.
4. Income security is critical for the single parent just as it is for the non-custodial parent trying to make support payments. Training, retraining, financial and job counselling and job placement must be provided and made accessible for job opportunities.
5. For the single parent, the ability to take up job opportunities depends heavily on the availability of adequate daycare and after-school programs, encouraging employment conditions, a secure and stable home

environment, good transportation and financially feasible rewards.

6. Policies must ensure that the needs of children and the custodial parent must take precedence when a divorce occurs. Custody and economic relief must go hand-in-hand.
7. Policies are needed to ensure that support is established on sound economic information on the costs associated with child-rearing and provide for periodic updating to reflect changing needs of custodial parents and their children.
8. Legislative amendments should be made to ensure that a stable home environment should be a first priority in the division of matrimonial property. If economic conditions prevent the marital home from being awarded to the custodial parent, then the asset value of it should be used to support the custodial parent and children such that housing costs can be kept within the 30% of income guidelines.
9. There must be a re-focussing of court practices to view children as an equally-shared responsibility, immutable from future desires of divorced parents.

Divorce affects one in three marriages at present in Canada, and there is every reason to believe that this statistic will not decrease. Along with this is an ever-increasing number of children who will spend some portion of their life in a single parent family. The potential negative effect of divorce and separation can be ameliorated by policies which ensure an adequate standard of living for families after divorce.

CHAPTER I

Introduction

Except for a slight decline from 1983 to 1985, divorce rates in Canada have exhibited a steady increase since the initial liberalization of divorce laws in 1968 (Statistics Canada, 1990). The recent expansion of "no-fault" divorce law of January, 1986 was followed by a 25% increase in the number of divorces per 100,000 married women in the population (Adams, 1988). Nearly one in three marriages end in divorce (Bala, 1987) and an increasing number of children under 18 are spending a portion of their lives in single-parent families. Between 1966 and 1986 the number of single-parent families in Canada increased by 130%, while the number of husband-wife families increased by 42% (Moore, 1987). Of all the families in Canada in 1986, 13% were headed by single parents.

Many factors contribute to marriage breakdown. The Law Reform Commission of Canada, in its working paper on divorce, cites causes of "poverty, unemployment, inadequate housing, lack of recreational facilities, poor education, and sickness" (1975, p. 28). Barnard (1988), in his recent proposal for a national demographic study suggests that even for "middle class" families, life events such as divorce can plummet individuals and whole families into poverty, at least for some period of time. As a consequence of marriage breakdown, separation causes the establishment of an additional residence. At the very least, the separated family has financial difficulty in maintaining two households on divided incomes. The downward spiral into poverty experienced by many single mothers and their children has been well documented in the literature. Some examples are: Espenshade, 1979; Weiss, 1984; Weitzman, 1985; Day and Bahr, 1986; Pett and Vaughn-Cale, 1986; McLinden, 1987.

1. Purpose of the Study

This research project studied the effect of divorce upon the income, consumption and standard of living of 134 individuals who: had obtained their final decree of divorce between January, 1986 and before April, 1989; had owned a marital home; and had a dependent child under 18 as of January 1, 1989.

A number of studies have recently shown that reforms in family law legislation such as no-fault divorce, rehabilitative maintenance awards and equal division of marital property have led to severe economic consequences for women. These reforms had been intended to equalize men and women in front of the courts. Instead, studies have indicated that the reforms have contributed to a decline into poverty of many previously middle-class women and children. A major American study (Weitzman, 1985) showed that men, one year after legal divorce, experienced a 42% improvement in their post-divorce standard of living while women experienced a 73% loss. A similar study has not been done in Canada, even though a recent Canadian report (McCall, Hornick, and Wallace, 1988) identified research into the economic consequences of divorce as a high priority research issue.

While the general economic consequences of marital breakdown were examined, this study focused upon the effect of divorce in decisions with respect to housing. Change in marital status often forces couples to sell or leave their marital home due to financial constraints. While certain housing problems have been identified in Canadian research (Klowdawsky, Spector, and Rose, 1985), such as accessibility, affordability, availability, security of tenure and freedom from discrimination, none focuses directly upon the effect of divorce upon housing decisions.

Collection of this type of data should assist courts in their decisions regarding the disposition of marital homes, the division of property and the entitlement and quantum of spousal and child support. It will also be of importance to the provincial and federal governments in providing an empirical base for policy decision and the drafting of legislation in the family law and housing areas.

2. Winnipeg Profile

Winnipeg is the capital of the Province of Manitoba and is located in the south central part of Canada. It is the 7th largest Census Metropolitan Area in Canada with a population in 1986 of 625,304 (Mitchell, 1989), representing 59% of the provincial population (Statistics Canada, 1988a). It is an urban area with a population which is predominantly English speaking, although the St. Boniface area of the city is one of the largest French speaking communities outside of Quebec.

The household characteristics of Winnipeggers in 1986 showed an average household size of 2.6 persons per private household. Ownership of privately occupied dwellings was 58.0%, and of that number, 59.8% were single detached dwellings (Statistics Canada, 1988b). Married individuals accounted for 48.9% of the city's population with an average of 1.2 number of children per family. Currently divorced persons comprised 2.9% of the population. Of the total number of census families in private households, 51.5% were husband-wife families with children at home, and 13.9% were lone-parent families. Of the lone-parent families, 84.8% were headed by females and 15.2% by males (Statistics Canada, 1988a). The average family income in the City of Winnipeg was $38,705 in 1985 with a 56.8% incidence of dual-employed couples (Statistics Canada, 1988a).

The housing market in Winnipeg is generally characterized by relative stability. The Canadian Real Estate Association reported the average multiple listing price for housing in Manitoba as $70,173.00 in 1986. This figure rose by 9.8% to $77,057.00 in 1987, and a further 4.4% to $80,426.00 in 1988 (Canada Mortgage and Housing Corporation, 1989). Only Newfoundland and Saskatchewan exhibited a lower percentage increase in the 1987-1988 period. By contrast, in 1987, the national average price for housing increased by 26.1% to $112,709.00 (CMHC, 1987).

Apartment rents exhibited similar stability. In April, 1987, the average rent for a 3 bedroom apartment in Winnipeg was $515.00 (CMHC, 1987). This rose by 4% to $537.00 in 1988 (CMHC, 1988). A 3 bedroom detached house rented for $808.00 in the fall of 1987 (Royal LePage, 1987), a figure which increased by 3% (the maximum increase allowed under rent controls) to $833.00 in the fall of 1988 (Royal LePage, 1988).

In summary, Winnipeg is an urban area characterized by predominantly owner-occupied single family dwellings housing small husband-wife families.

3. Background for the Study

We live in a period of great change in patterns of behaviour, marriage and family formation. Our concept of the "normal family" characterized by the typical nuclear family of the 1950's and 1960's is giving way to new and expanded ideas of what constitutes a "family." While the traditional step of marriage has lost none of its appeal for many young adults, more marriages are being broken by divorce. In Canada, the divorce rate for 1986, per 100,000 married women, was 1,255. The Manitoba rate was 1,100 per 100,000 married women (Adams, 1988). Many of these former couples had dependent children at the time of their divorce. A combined total of 60,450 Canadian children were awarded to the custody of one parent primarily, or another person or agency in 1986 (Statistics Canada, 1990).

Marriage breakdown for couples with dependent children is causing a rise in single parent families. This family type is growing faster than husband-wife families (Statistics Canada, 1990). In 1986, the incidence of single parent families with at least one child at home was 853,600 (Moore, 1987). Anticipated future increase in both percentages and numerical terms is a cause for concern given that single parent families are often in a position of economic and social disadvantage compared with husband-wife families. Statistics show that single parent families, especially those headed by females, have much lower incomes than husband-wife families (Statistics Canada, 1990).

Single parent families are a diverse group (Canada Mortgage and Housing Corporation, 1986). They span all ages (although recently many are younger), socioeconomic levels, racial/cultural backgrounds and reside in all geographic areas of Canada, both urban and rural.

A study of 1981 Canadian Census data suggested single parent families had poorer housing conditions, had lower rates of home ownership, and spent more of their income on shelter than did their husband-wife counterparts (Klodawsky, Spector, and Rose, 1985). With rent, food and household maintenance consuming a large proportion of the incomes of single parents, data suggested expenditures for recreation, transportation and other amenities were sacrificed for shelter and sustenance.

Scholarly literature on single parent families and their housing is limited in quantity and depth of examination (Canada Mortgage and Housing Corporation, 1986). Brandwein (1977) identified four functions parents usually perform including 1) economic, 2) authority, 3) domestic, and 4) emotional support. Leavitt (1984) suggests that single parents often need "shelter plus" options to help cope with their reduced capacity to carry out the above four functions.

Certain housing problems have been identified in Canadian research, including accessibility, affordability, availability, security of tenure, and freedom from discrimination (Klodawsky, Spector, and Rose, 1984). However, this research does not give an overall comprehensive picture with respect to quality of life.

Housing options can minimize or exacerbate the effects on the single parent imposed by divorce, death of a spouse, or abandonment. The sacrifices and trade-offs made to support a formerly-married life style have not been studied.

Shelter is a basic human need. The decision of where and with whom to live is an important one, having far-reaching effects on many aspects of quality of life and standard of living. With a change in marital status from married, or living as married, to divorced, separated or widowed, many people are forced to make changes in various aspects of their life, particularly their living arrangements. They are often asked to leave their current homes (particularly men in divorce cases), are forced to sell the marital home due to the division of marital assets, or feel they must leave due to financial constraints. Satisfaction with living arrangements has been shown to link with other life satisfactions (Harvey, 1987; Wister and Burch, 1985). Indeed, housing satisfaction and neighbourhood satisfaction, has been traditionally linked to positive physical, mental health and quality of life.

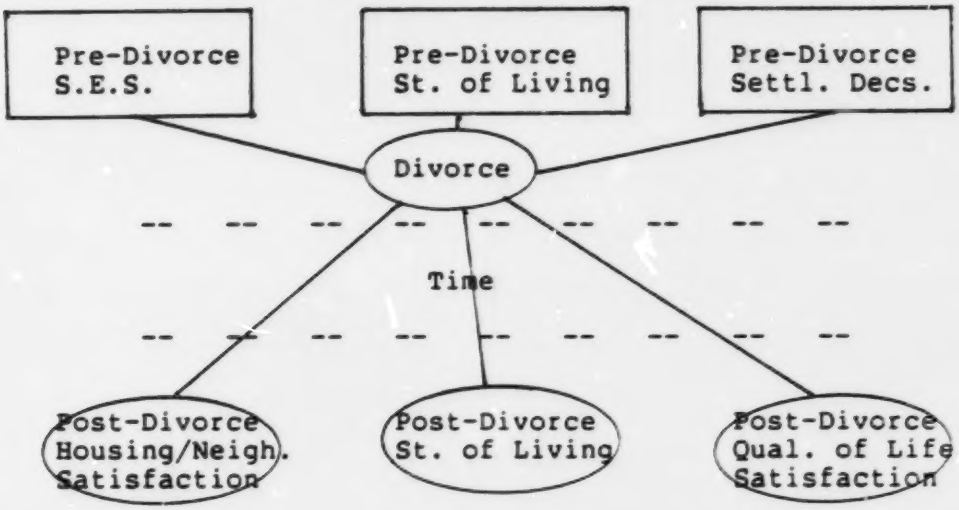
The importance of this study is to provide data from which a more comprehensive examination of single parents housing and neighbourhood needs can be developed. This study has also examined the broader issues of satisfaction of housing and other quality of life considerations. In addition to collecting objective data on the financial status of single parents as compared to their former spouses, it is hoped that answers to many questions of affordability, accessibility, and availability will assist planning and policy formation for this growing group of family type by private and government bodies.

In particular, the primary objectives of this study were to examine the following research questions:

1. After divorce, is there a difference in the standard of living of single parent families with dependent children compared to their previous married standard of living? Is there a difference in the pre-and-post standard of living of the non-custodial parent?
2. How does a change in income, consumption, and standard of living of single parent families, as a result of divorce, compare with a change in standard of living of non-custodial parents?
3. Does the nature of the settlement decisions have an effect on the post-divorce standard of living?
4. What role does the legal profession play in determining settlement decisions and therefore subsequent changes, if any, in standard of living of divorced couples and their families?
5. Are divorced individuals who formerly owned a marital home able to obtain adequate, affordable, accessible housing of their choice in a neighbourhood that meets their needs?

Figure 1 presents a diagram of the model on which this study is based. It portrays a pre-divorce setting which carries with it certain socio-economic features taken together with all those goods and services which make up a general standard of living for a married couple. In this study, one of the major assets that represents this standard of living is the marital home.

Theoretical Model



Pre-Divorce S.E.S.
Pre-Divorce St. of Living
Pre-Divorce Settl. Decs.
Divorce
Time
Post-Divorce Housing/Neigh. Satisfaction
Post-Divorce St. of Living
Post-Divorce Qual. of Life Satisfaction

Figure 1

At a point in time, a couple makes certain decisions which ultimately result in divorce. Those decisions are made differently by couples, with and without help and advice from others.

Time intervenes, both in the absolute time from the point at which the couple physically separates, and from the time of the legal divorce judgment, to the establishment of a new living environment and lifestyle.

After divorce a new household is created taking on some characteristics of the former lifestyle, certainly in the roles which are carried on by the individual who continues as a custodial parent. However, for many people the new household is formed in a new environment - a different residence and neighbourhood. This post-divorce setting has its own standard of living characteristics and quality of life satisfactions which may, or may not, be similar to those of the former married lifestyle.

The study sought to examine and better understand the complex interactions and inter-relationships portrayed in the model.

A pilot study preceded this work which examined the divorce records of 269 divorced couples who obtained their divorce through the Court of Queen's Bench, in Winnipeg. The subject pool thus created formed the basis for the current study. The current study was based on information obtained through interviews with individuals whose names were obtained through court records.

Certain information available in the divorce pockets was analyzed in an attempt to suggest areas which would merit more detailed examination through the interview format. In terms of custody, the results showed a predominant allocation of the children to the wife. There was also a positive correlation with joint custody arrangements and husband's income. In terms of spousal support, it was clear that only a small number of women received spousal support and, in most cases, for a limited time.

The initial phase of the pilot work which included the establishment of the subject pool provided useful information with respect to methodology, such as the usefulness of public access court records as a source for research subjects, and the rate of potential participation which could be expected from subjects generated in this manner.

Generally, however, the examination of data obtained in the pilot work raised more questions than it answered. One of the major deficiencies of the pilot work stemmed from the reliance on court records for data. Reviewing the divorce files is an exhaustive, time consuming process. The quantity and quality of the material gleaned from the files varied considerably. Some answers were not available at all from the data collected. For example, it is not known what role the advice of lawyers played in decisions relating to custody, and disposition of the marital assets. Indeed, nothing is known about the source and amount of help or advice that was received by either individual, or the effect that professionals, or others, had on the decision-making process of each couple. In addition, while the data indicated that very few woman were receiving spousal awards, it was impossible to determine from the pilot study the adequacy of the support or the impact of custody on the financial affairs of the custodial parent. Also numerous questions with respect to the disposition of marital assets could not be addressed by the data available from the court records. For example, how do decisions relating to the disposition of the marital home affect the subsequent housing situations of the spouses? For the custodial parent, how much of a burden does finding new accommodations impose, and is affordable, adequate housing available in neighbourhoods that meet families needs?

Although the pilot work was useful in identifying a variety of questions to be pursued in the main study, it did not answer many questions in and of itself.

CHAPTER II

Methodology

1. Subjects

a. Deriving the Sample

The preliminary stage of this study produced the names of 538 individuals derived from a review of 269 completed divorce pockets filed in the Court of Queen's Bench, Winnipeg, Manitoba. These individuals met the criteria of:

1) final divorce decree obtained after January 1986 and before April 1989
2) dependent children under 18 years of age as of January 1, 1989
3) ownership of a marital home as of the date of separation

Current addresses were found for 271 (50.4%) of those individuals through the use of the Winnipeg Telephone Directory and the Henderson City Directory. Letters were sent to each address followed by a telephone call. Contact was made with 195 individuals and 136 (69.7%) consented to be interviewed. Interviews were carried out during May and June, 1989 by five interviewers. Two questionnaires had to be dropped because the sample criteria were not met, resulting in 134 completed responses.

b. The Sample

The sample consisted of 134 individuals, 80 females and 54 males, who obtained their divorce decree after the introduction of "no-fault" divorce legislation in January 1986. Included in the sample were 23 former couples. The pilot work for this study suggested that more women than men would be willing to participate. Although it is possible that this would introduce a bias in the sample, validity checks indicated that these subjects could be considered representative of the general population.

2. Data Collection

a. Procedure

The sample was drawn from a data base formed in the pilot study. Initial contact was made with individuals through a letter explaining the nature and purpose of the study (Appendix 1). The letter was followed by a telephone call, using a standard text, to verify interest in the study and to set up an interview time. Where both former spouses agreed to participate, they were treated as individual participants, not couples.

Sample size, estimated from the pilot data, indicated that using power analysis calculations at a power of .7, a total number of 80 individuals or 40 ex-couples with a minimum cell size of 10, would be required (Kirk, 1968). To increase the power to 8, a sample size of 120 would be required. The original sample size for the study was 120 individuals, however, it was increased in order to over-sample in males and allow for potential participant drop-out.

Interviews took place at the subject's home or place of work, if desired, and took 90 minutes or less time. At least five attempts were made to contact each individual before their name was dropped from the contact sheet.

Interviews were carried out during May and June, 1989 by five interviewers (3 female and 2 male). The city was divided into geographic areas with interviewers selecting areas where none of the participants were known to them. If each individual from a formerly married couple agreed to participate, different interviewers were used for each person.

b. Ethics

Potential participants were informed of the nature of the study and their right to withdraw at any time and were assured that their responses would remain confidential. Confidentiality was maintained by recording all subject data by ID number that differed from the number given on the divorce files in the Court of Queen's Bench filing system. Consent forms were obtained before the interview was started and were filed separately from the coded data sheets.

c. Research Design

Pre and post divorce measures of standard of living (as measured by income, assets, and debts), housing and neighbourhood satisfaction and quality of life satisfaction were obtained to determine the effect of gender, parent type (custodial or non-custodial), and settlement style ("kitchen table, lawyer negotiated, court awarded).

d. Research Instrument

The instrument (Appendix 2) was in five major sections: 1) settlement decisions, 2) housing and neighbourhood, 3) financial standing, 4) quality of life satisfaction and 5) demographic information.

e. Dependent and Independent Variables

The dependent variables were:

1. Standard of living - measured by questions 305, 306, 308 to 311, 314 to 317 in part 3 Financial Standing
2. Housing and Neighbourhood satisfactions - measured by questions 211 to 217 in part 2 Housing and Neighbourhood
3. Quality of life - measured by questions 400 to 412 in Part 4 Quality of Life Satisfaction

The independent variables were:

1. Gender - question 500 of Part 5 Demographics
2. Type of parent - question 119 of Part 1 Settlement Decisions
3. Settlement style - question 101 of Part 1, Settlement Decisions

3. The instrument

a. Settlement Decisions

Questions in the settlement decisions section of the instrument were intended to measure: 1) settlement style, 2) use of lawyers, 3) input of individuals in the settlement process, 4) time factors in the process, 5) custody issues, 6) disposition of the marital home, 7) satisfaction with the legal profession in the divorce process.

b. Housing and Neighbourhood

This section of the survey instrument was intended to measure objective data and satisfaction related to housing and neighbourhood. Questions included: 1) ownership and rental tenure, 2) monthly housing costs, 3) pre- and post-divorce residence type, 4) mobility issues, 5) housing and neighbourhood satisfactions, 6) housing and neighbourhood choice and accessibility, 7) affordability, 8) transportation needs.

c. Financial Standing

The questions on financial standing were intended to measure not only objective financial status, but also some items which are often taken to be indicators of standard of living. Questions were asked to measure: 1) perceptions of financial status before and after divorce, 2) income levels before and after divorce, 3) assets and 4) debts before and after divorce, 5) decisions on division of marital assets, 6) support payments, 7) outside financial support.

d. Quality of Life Satisfaction

The section of the instrument containing questions on life satisfaction was derived from other studies using similar questions (Winnipeg Area Studies, 1984; Couple Research Group, 1987-88). The questions were adjusted to exclude questions asked in other sections of the instrument.

e. Demographics

Standard demographic questions were included to measure: 1) age, 2) sex, 3) current marital status, 4) age and number of children living in the home, 5) adults living in the home and contributing to household income, 6) employment status, 7) source of income, 8) level of education and/or training, 9) religion. Some demographic questions were designed to give information on the former spouse to provide a level of comparison.

4. Data Analysis

The data analysis was conducted in several stages starting with the descriptive statistics on demographic data, settlement decisions, objective financial data, and measures of satisfactions. Interaction of the variables gender, type of parent (custodial and non-custodial), and settlement style, were analyzed to determine the effect on change in standard of living (as measured by income, debts, and assets), perceptions of financial well-being, differences in standard of living of custodial and non-custodial parents, and satisfaction with housing, neighbourhood, and quality of life.

After data input was complete, all variables generating continuous data were tested for normality of distribution using a Kolmogorov-Smirnov One-Sample test. Distributions were also checked to eliminate the possibility that any one subject was consistently different from the others on more than one variable.

Differences between means were tested with one-way Analysis of Variance and, in the case of non-normal distributions, checked with a Kruskal-Wallis nonparametric test. Differences in proportions were tested with a Chi-square test.

Interviewers reported that the subjects had difficulty with the recollection of some of the material. Notably, the length between the separation and the divorce decree and the time since the final decree caused problems. The predominant feeling seemed to be that the marriage ended upon separation and the filing of the petition, and the final divorce decree, were not significant dates for many. Also problematic was the recall of pre-divorce income and debts. Besides the passage of time, it was also apparent that some, notably women, took little interest in financial matters before the divorce.

Satisfaction scores were developed for housing and neighbourhood, and quality of life satisfaction for each subject. These were based on questions 211 to 217 and 401 to 412 (Appendix 2), which were answered on a 5 point Likert scale. A maximum score of 100 was possible in each case.

CHAPTER III

Divorce and Divorcing Couples: General Characteristics

1. Divorce

a. The 1985 Divorce Act

The current "no-fault" provisions of divorce legislation came into effect in Canada on January 1, 1986. Under the new Divorce Act, marriage breakdown is the sole reason for divorce. Marriage breakdown is established if the spouses have lived separate and apart for at least one year immediately preceding the determination of divorce and apart at the commencement of the proceedings. Alternatively, it is established without a year's separation if the spouse against whom the divorce proceedings are brought has committed adultery or carried out physical or mental cruelty.

The Divorce Act, 1985 governs the process of divorce requiring that a petition be filed with the court which describes the circumstances of the marriage, the basis for seeking the divorce, the income and assets of each spouse, and the children of the marriage. Orders for custody, child and spousal support are included in the documentation. Although applications for property division are also included in the documentations, they are governed by Provincial and Territorial law.

b. Filing for Divorce

To enable the reader to understand what is involved in the divorce process and why the information available in the divorce pockets may vary from case to case, it is enlightening to review the path taken by divorcing couples. Once the petition has been filed in court, it must be formally served on the respondent with a specific time to answer. If the parties have already entered into a separation agreement (with independent legal counsel), and it is intended that the divorce judgment incorporate the terms of the agreement, a response is often not filed. This becomes an uncontested divorce and the petition can proceed without a hearing, documents being reviewed by the judge before the divorce judgment is issued. If there are no objections by the respondent, the judgment becomes final thirty days later. If an answer to the petition is filed, the divorce is formally contested. If issues in dispute can be resolved, minutes of settlement may be drawn up or the parties may agree to the terms of the orders to be included in the divorce decree. The answer is then withdrawn and the divorce proceeds as if it were uncontested. If negotiations are successful, any written document is a separation agreement. If issues are not resolved, an answer is filed and the divorce is contested and proceeds to court. Often interim orders are issued for such matters as custody, support, or possession of the marital home.

c. Subjects

Each person interviewed in this study obtained their divorce decree between January 1986 and April of 1989. Most of these individuals had an uncontested divorce with a separation agreement filed in the court records which were reviewed in the pilot work. Although there may have been disputes concerning custody, maintenance, or other issues such as the marital home, the disputes were resolved and the divorces proceeded as uncontested. A small number of the individuals contested their divorce and the issues were resolved by the courts.

Although only individuals who obtained divorces between January, 1986 and May, 1989 were included in the study, individuals were separated for varying lengths of time before they obtained their divorce decrees. The length of time between actual separation and the interviews may have a substantial effect on an individual's financial, social and emotional condition. However this study was not designed to study the longitudinal impact of separation upon individuals. Instead it was designed to study the impact of divorce upon different groups of individuals. Although the former research objective is valid and worthwhile, it is beyond the scope of this project to study longitudinal change while also studying different categories.

2. Divorcing Couples

a. Characteristics of Divorced Couples in Canada

The divorce rate in Canada in 1986 was 1,255.2 per 100,000 married women in the population. Manitoba's figure for that year was 1,100 (Adams 1988). These figures represent a 25% increase over the rates recorded in 1985. It is possible that, with the elimination of the three year waiting period, many separated individuals took advantage of the legislative change to obtain a divorce immediately (Adams, 1988).

In 1986, couples divorced under the old law (with separation of at least 3 years), had a mean duration of marriage of 11.2 years. Under the new law, with separation requirements reduced to one year, the figure was 9.2 years (Adams, 1988). Over the period of 1984 to 1986 the mean age at divorce for Canadian men was 41.6 years, and for women, 38.8 years (Statistics Canada, 1988c). The Canadian mean age at marriage was 27.0 years for men, and 24.8 years for women in 1986 (Statistics Canada, 1990).

b. General Comment on Persons From This Study

Before looking at the specific characteristics of the divorced individuals in this study, it is important to note that the criteria for inclusion in many cases explains the deviation from the Canadian norm for divorcing couples. Of particular significance is ownership of a marital home which suggests that these individuals may have been married longer and be more financially secure than the Canadian average for divorced individuals.

CHAPTER IV

Results of the Study

1. Demographics

There were 134 completed interviews of individuals meeting the study criteria, including 80 women and 54 men. The mean age of the women was 37.5 years, and of the men, 40.0 years. The mean duration of marriage of the former couples was 14.8 years as calculated from the date of marriage to the date of the final divorce decree. This is longer than the Canadian average. The age at divorce of both men (38.4 years) and women (35.9 years) was younger than the Canadian mean as were their respective ages at marriage; 23.3 years for the men and 20.9 years for the women.

The marital status at the time of the interviews indicated that 80 (59.7%) subjects were single; 30 (22.4%) were remarried and 21 (15.7%) were living as married. One (0.7%) was separated from a subsequent marriage at the time, and two (1.5%) were widowed. Men showed a greater tendency to reform relationships with 48% of them reporting that they had either remarried, or were living as married. For the women, 31.3% reported new relationships.

The families represented in this study had a mean number of 1.72 dependent children. Because the study criteria included only those families with dependent children, this number is higher than the Winnipeg average of 1.2 children (Statistics Canada, 1988b).

Significantly more women (96.2%) than men (53.7%) indicated that minor children lived in their households. Of the subjects interviewed 96.2% of the women and 51.9% of the men reported they provided the main financial support (excluding maintenance) for children in their households.

Data on employment status showed that all of the men were employed full-time and 82.5% of the women were employed full or part-time. Of the five women employed part-time, four (80.0%) indicated it was by choice. There were five women who indicated that they were students, and of these, three (60%) said that they were furthering their education for employment related reasons. Of the nine women who reported that they were not employed outside of the home, five were unemployed, and four listed themselves as homemakers.

In terms of occupations, the largest percentage of men (24%) were in managerial or administrative positions, whereas the largest percentage (31.3%) of women reported holding clerical jobs.

The men derived their primary source of income from their employer (83.3%) or were self-employed (16.7%). Although the majority of women (72.5%) also stated that employment provided their primary source of income, eight listed new spouse, three listed welfare, two listed maintenance, six listed self-employment, and three listed "other" as their primary sources of income.

The respondents in this study had a generally high level of education with most having some high school or some college or technical school training. One quarter of female subjects had at least an undergraduate degree, although none had proceeded to the doctoral level. A smaller proportion of the male subjects (18.6%) reported that they had completed at least an undergraduate degree, but 3 of these 10 men were at the Ph.D. level.

The median household income reported by the individuals in this study at the time of the interviews was between $24,000 and $29,999 for women and between $40,000 and $49,999 for men. Census data (Statistics Canada, 1990) indicates that female headed households have, since 1971, consistently earned about 40% of that earned by husband-wife households. The corresponding figure for male lone parents is nearly 80% for 1987. Thus it is apparent that remarriage will significantly affect the mean household income reported by the subjects in this study, especially that of the females. As previously noted, 31.3% of women and 48.1% of men reported living in new household relationships.

2. Settlement Decisions

a. Use of the Legal Process

The majority (75.2%) of respondents in this study indicated that they were generally satisfied with their divorce settlement with more women (79.7%) than men (68.5%) reporting an overall satisfaction. This may be related to the fact that 59% of the respondents primarily came to an agreement with their spouse before using a lawyer for settlement. Such "kitchen table" agreements are cited in research by Wishik (1986) as contributing to more equitable divorce decisions. Lawyers were the primary method used to reach agreement by 35.8% of the sample. The remainder of the divorce agreements were ordered by the court

(2.2%, n=3) or negotiated by a court mediator (2.2%, n=3) or private mediator (.7%, n=1).

Both parties were advised by lawyers in 65.7% of the cases, however when only one party used a lawyer, it usually was the wife. Lawyers were cited as providing the most important source of advice by 38.9% of the men and by 36.3% of the women, however, 31.5% of the men and 28.8% of the women said that no-one helped them make the decisions. Men showed a greater reliance on divorced and non-divorced friends for advice (22.2%), while women used friends, parents, counsellors, and mediators somewhat equally.

i. Decision-making by spouses

Three of the questions in the section on settlement decisions were concerned with the amount of influence each spouse was perceived to have in the decision-making process. When asked whether the 'amount of say' was equal or one party predominated, 53.7% of the sample said that their influence was equal. However if the subjects reported that the amount of say in decision making was not equal, in 64.5% of the cases the wife was considered to have the greater amount of influence. Women reported that they spent a significantly longer time (mean 25.7 months) considering divorce than men (14.3 months). The women seemed to predominate as well in both the decisions to separate and the final decision to divorce. If the original decision to separate was not a mutual one (as in 82.5% of the cases), the wife made the decision 70.6% of the time. In 71.9% of cases, where the final decision to divorce was also not mutual, women made the decision 66.0% of the time. There were many motivating factors which led individuals to proceed to divorce, after having already been separated. Nearly one-third of the men (32.7%) in this study indicated that their spouse's decision was the final motivating factor in proceeding with the divorce. The men stated that they took post-divorce legal action in 25.9% of the cases and the women in 30.0% of the cases.

ii. Petitioners

Irrespective of which spouse makes the final decision to divorce, it is expected that economics affects who uses the legal process and how, especially with no-fault legislation. Other studies indicate that twice as many women as men in the cases studied filed as petitioners for divorce (Wishik, 1986), and that the dissatisfied spouse (more likely the woman) filed the complaint (McLindon, 1987). In this study significantly more women than men were the petitioners. In the divorces represented by our study, the women petitioned in 62.7% of the cases. Looking at those individuals interviewed, 40.7% of the men were the petitioners and 65.0% of the women were the ones who filed (Tables 1 and 1A).

Table 1

Petitioners in the Divorces Represented in our Sample

Female Petitioners	62.7% (84)
Male Petitioners	37.3% (50)

Table 1A

Petitioners in our Sample

	Sample	Men	Women
Petitioners	55.2% (74)	40.7% (22)	65.0% (52)
Respondents	44.8% (60)	59.3% (32)	35.0% (28)
	100.0% (134)	100.00% (54)	100.0% (80)

Analysis of the data indicated no relationship between the person who filed and the custody arrangements or the disposition of the marital home. Similarly there was no relationship found between income and the person who filed, that is, between petitioning males and non-petitioning males; petitioning females and non-petitioning females.

iii. Legal fees

The actual legal fees cited by each of the respondents had a wide range with 4 men and 4 women paying less than $100.00 and 1 man and 2 women paying in excess of $10,000. The remaining men and women were dispersed throughout the range with the largest group of the women paying $500.00 (14.1%) and of the men paying $1500.00 (14.0%). The mean legal fees for the entire sample was $1823.00 with no significant difference between the amount paid by men or women.

The majority of the respondents said that they were the ones who paid their own legal fees; 82.7% of the men, 62.8% of the women. However 19.2% of the women paid by some other means, usually Legal Aid. Payment was made in a lump sum out of the settlement or in several payments by 54.0% of the men and by 57.9% of the women.

iv. Satisfaction with people in the divorce profession

The respondents were asked how helpful various people were found to be in the divorce process. Of the 121 respondents who used lawyers, 61.2% found them to be "somewhat" to "very helpful," with the women rating them slightly higher than the men. The lawyer of the spouse was generally seen as unhelpful. Of the 100 in the sample who had dealings with their spouse's lawyer, 66% found him or her to be "somewhat" to "very unhelpful" with a slightly higher dissatisfaction among the men.

Mediators were used by only 22 (16.4%) of our subjects. Men responded more favourably to the mediators than the women, with 7 of 10 (70%) of them reporting the mediators to be "somewhat" to "very helpful." Of the women, 7 of 12 (58%) found mediators to be helpful.

Some form of counselling was used by 47 (35.1%) of the sample. Women responded more favourably to the counsellors with 18 of 30 (60%) finding them "somewhat" to "very helpful." Of the men, 8 of 17 (47%) found counsellors helpful.

Only 45 (33.6%) of our subjects actually experienced any kind of contact with a judge. Men saw the judge in a less favourable light than the women with only 2 of 14 (14.3%) of them finding the judge "somewhat" to "very helpful." Of the women who had contact with the judge, 18 of 31 (58.1%) found him/her to be helpful. Satisfaction with the judge was presumably tied to the final judgment.

v. Reasons for marriage breakup

Although separation of not less than a year was cited as the legal grounds for divorce in 94.1% of the cases in the pilot study from which the respondents for this study were drawn, more specific reasons for marriage breakup were asked of the sample interviewed. The single most important reason for final marriage breakup for both men and women was basic unhappiness/incompatibility in 33.8% of the cases; second was communication problems in 15.0%, and third, infidelity in 12.8% of the cases. Alcohol was cited as the main cause by 10.1% of the women but was not cited at all by the men.

In only 31.3% of cases were financial problems reported as being at all responsible for the marital breakdown. More women (37.6%) than men (22.3%) suggested that financial problems contributed "somewhat" to "quite a lot" to their divorce.

Children were seen as the single most important concern or barrier to carrying out the decision to divorce by 54.9% of the respondents. Men expressed this concern in 75.5% of the cases, and women in 41.3%. This apparent lack of concern by women perhaps reflects their belief that they will have custody after divorce. For 18.8% of the women interviewed financial support was their major concern. Another 17.5% of women had a fear of the unknown.

b. Custody

i. Principles in custody decisions

Under section 16(8) of the Divorce Act, 1985, the court is directed to determine the custody of a child only by reference to the "best interests of the child of the marriage as determined by reference to the conditions, means, needs and other circumstances of the child." In addition, the court is specifically prohibited from taking into consideration the past conduct of any person unless the conduct is relevant to the ability of that person to act as a parent of a child. The only other criteria specified in the Act relates to ensuring continued contact with both parents.

In determining what constitutes the best interests of a particular child, a wide variety of factors can be considered by the court such as: the age of the child and its wishes, the reluctance to separate siblings, and special factors related to welfare, health and religion.

In the past, custody was usually awarded to one parent and visiting rights were awarded to the non-custodial parent. However, more recently, courts have become open to considering a number of different arrangements ranging from sole physical custody to one parent, and including joint custody to both parents with physical care and control to one, to joint custody with a time sharing arrangement between parents, or a physical split of siblings between parents.

Each type of assignment brings with it concomitant costs for shelter, food, clothing, recreation, education, and health care which are not always adequately represented in the maintenance award.

ii. Custody arrangements in this study

Historically, custody of the children of a marriage has been awarded to the wife in approximately 75% of divorces (Statistics

Canada, 1990), regardless of who was the petitioner in the divorce. Throughout the 1970's, women received custody of children almost 90% of the time when they initiated the divorce process. Custody was considerably more evenly split when the husband petitioned for divorce. When men petitioned, they received custody about 40% of the time. The influence of the petitioning spouse on the custody award seems to have weakened in the last decade however, with both female and male petitioners receiving custody less often than previously noted. However, custody is still primarily awarded to the wife.

In this study, the subjects stated that agreement as to custody had been reached by non-judicial means in 90.3% of all cases. Thirteen respondents (9.7%) indicated that resort to the courts was necessary to resolve custody disputes. In four cases it was the wife who contested the award, whereas in the other nine cases custody was contested by the husband.

At the time of the interview, the children were in the physical custody of the wife 75.4% of the time, with 38.1% (n=51) of the cases being sole custody to the wife and 37.3% (n=50) of the cases being joint custody with physical to the wife. In 8.2% of the cases the husband had custody of the children with 5.2% (n=7) of the cases being sole custody and 3.0% (n=4) of the cases being joint custody, physical to the husband. Siblings were divided between parents in 7.5% (n=10) of the cases, and the children spend equal time with each of the parents in 9.0% (n=12) of the cases (Table 2).

Table 2

Custody at Time at Interview

	Sample		Men		Women	
	%	n	%	n	%	n
Sole to husband	5.2	7	11.1	6	1.3	1
Sole to wife	38.1	51	27.8	15	45.0	36
Joint/husband	3.0	4	3.7	2	2.5	2
Joint/wife	37.3	50	33.3	16	40.0	32
Shared time	9.0	12	13.0	7	6.3	5
Split siblings	7.5	10	11.1	6	5.0	4
	100.0	134	100.0	54	100.0	80

* numbers may not always add up to 100% due to rounding of decimals.

When custody as it was awarded according to the information in the divorce pocket is compared to custody as it was reported in the interview, arrangements appear to have changed somewhat over time. In the period between the divorce decree and the interviews, which could have ranged from a few months to a maximum of two years, some shifting seems to have occurred, primarily in the area of shared time arrangements, which increased from 4.5% to 9.0% (Table 3). The interview did not explore this issue, thus it is not possible to state with any certainty what lies behind this apparent change. It is felt that in some cases there may be a discrepancy in perception as to the legal definition of custody. Respondents may not be completely cognizant of the differences between sole legal and physical custody with free visitation, and joint legal custody with primary physical care to one spouse or the other. Similarly, joint legal custody may be confused with true joint physical and legal, or time sharing arrangements. On the other hand, some respondents indicated to the interviewers that custody arrangements had indeed changed since the divorce decree.

Table 4 shows the distribution of custodial parents as they are represented in this study.

Table 3

Change in Custody Arrangements

	As Awarded %	As Awarded n	At Interview %	At Interview n
Sole to husband	7.5	10	5.2	7
Sole to wife	46.3	62	38.1	51
Joint/physical to husband	3.0	4	3.0	4
Joint/physical to wife	31.3	42	37.3	50
Joint/shared time	4.5	6	9.0	12
Split siblings	7.5	10	7.5	10
	100.0	134	100.0	134

Table 4

Custody in our Sample

	Sample %	Sample n	Men %	Men n	Women %	Women n
Custodial Parents	64.2	86	25.9	14	90.0	72
Non-custodial Parents	26.9	36	61.1	33	3.6	3
Shared time Parents	9.0	12	13.0	7	6.3	5
	100.0	134	100.0	54	100.0	80

c. Decisions Concerning the Family Home

i. The family home

For the most part, the marital home constitutes the main asset for families who own one. In Winnipeg, approximately 60% of occupied private dwellings are owned (Statistics Canada, 1988a). In the period before "no-fault" divorce legislation, the disposition of the marital home usually went in favour of the custodial parent or "the house followed the children." Although there are no Canadian studies documenting this practice, Weitzman (1985) notes that:

> The legal tradition was to award the house to the wife upon divorce, both because it was assumed to be hers- in the sense that she organized, decorated, and maintained it - and because she was usually adjudged to the innocent plaintiff and thus deserving of more than half of the community property. Further, the wife, who customarily has custody of the children, needs the house to maintain a stable environment for them" (p. 78)

McLindon (1987) states, however, "under the no-fault regime, ... women were much less likely to receive the house in any form and what shares they were given had more restrictions attached." He also states "... in short, in the 1980's both women and children were less likely to remain in the family home following the breakup of the family" (p. 378). Wishik (1984) carried out a study of court records from four court districts in Vermont which indicated the disposition of the family home after "no-fault" legislation was even more strongly in favour of men than McLindon observes. When type of custody was examined, 100% of the men in Wishik's study who obtained sole custody received the home or the majority of equity in it. Even when wives were awarded sole custody, their former husbands retained the marital home in approximately 30% of cases.

In all of the American studies previously mentioned, when type of custody is compared to home disposition, women with children are only somewhat more likely to get the home than those without. Wishik (1984) makes a strong statement on the severe economic impact that this has upon women. She quotes Weitzman:

> Women earn less than do men. As primary caretakers or physical custodial parents they are less likely to be able to earn enough to cover the costs of child care plus the higher monthly housing costs often involved in the newly purchased or rented home, less likely to be able to afford saving to amass capital for purchase of another home, and less likely to have access to a forced savings source such as a pension fund from which they might borrow or draw in order to make a down payment (Weitzman as cited by Wishik, 1984, p. 90).

Furthermore Wishik notes that:

> "As most couples do not have substantial capital assets other than a house, most people ... who don't get their house [from divorce] can be presumed not to have been awarded comparably valued assets with which they could purchase a home again" (Wishik, 1984, p. 91).

ii. Disposition of the marital home in this study

In the marriages represented in our sample the marital home was sold in 44.0% (n=59) of the cases. It went to the wife in 29.1% (n=39) of the cases; to the husband in 20.9% (n=28). Occupancy was granted to one or the other spouse in 6.0% (n=8) of the cases.

Table 5

Disposition* of the Marital Home

	n	%
Sold to wife	39	(29.1)
Sold to husband	28	(20.9)
Sold and Assets Divided	59	(44.0)
Occupancy to one spouse	8	(6.0)
Total Divorces Represented	134	100.0

* This refers to all of the divorces represented by the individual subjects.

iii. Respondents living in the marital home

Of the men interviewed in this study, 14 (25.9%) received the marital home at the time of divorce, however at the time of the interview ten of these men were still living in it. In all cases the marital home was a single family dwelling.

In the divorce judgment 25 (31.3%) of the women in the sample received the marital home; at the time of the interview 19 were still living there. Occupancy arrangements were made for six additional women in our sample who were not permanently awarded the marital home with conditions attached to the settlement agreement limiting the length of residency. In the 25 cases in which the women were living in the marital home, 18 (72%) of these homes were single family dwellings, 7 (28%) were duplexes or townhouses.

iv. Disposition of the marital home and custody arrangements

In this study if the marital home is being occupied by one or the other former spouse instead of being sold, it is occupied by the custodial parent. There was no significant difference between the proportion of custodial females and custodial males living in the marital home in this sample.

In 75 of the divorces represented in our study (56% of sample), where the house went to one spouse or the other instead of being sold, it was sold to a custodial parent 53 (70.7%) times. For this purpose a parent was considered custodial if they had sole or physical custody of all (n=39) or some (n=7) of the children of the marriage, or if the parent had the child or children in their care for half the time as in the shared time custody arrangements (n=7). In 14 cases (18.7%) the house was sold to the non-custodial male. In another 8 cases (10.6%) occupancy rights were awarded to the female custodial parent. Therefore, in the divorces represented in our sample, it was a custodial parent who either received the house or was granted occupancy of it in 61 of the 75 cases (81.3%) where the house was not sold.

Table 6

*Disposition of the Marital Home and Custody

	n	%
Custodial Parent awarded marital home	53	(70.7)
Custodial Female awarded occupancy	8	(10.6)
Total custodial parents awarded MH	61	(81.3)
Non-custodial Males awarded marital home	14	(18.7)

* This represents the 75 cases where the home was not sold outyright and the assets divided.

In the 35 cases where our interviewees were living in the marital home, 20 (57.1%) were single custodial females, four (11.4%) were married custodial females, and one (2.9%) was a single shared-time female. Single custodial males occupied the marital home four (11.4%) times; married custodial males three (8.6%) times. There were three single non-custodial males (8.6%) in the marital home at the time of the interview but no non-custodial females.

Table 7

*Subjects Interviewed Living in the Marital Home

	n	%
Single Custodial Female Parent	20	(57.1)
Married Custodial Female Parent	4	(11.4)
Shared-Time Female Parent	1	(2.9)
Single Custodial Male Parent	4	(11.4)
Married Custodial Male Parent	3	(8.6)
Single Non-Custodial Male Parent	3	(8.6)
Total Subjects Living in Marital Home	35	(100.0)

* Refers only to those subjects interviewed

v. Decision-making regarding the marital home

The disposition of the marital home was not disputed in 69.4% (n=93) of the divorces in this study, either because the home was sold for economic reasons, or because there was an arrangement that one or the other spouse should retain possession. In the cases where there was some dispute claimed, there was relatively equal dispute between the spouses. There appeared to be more dispute reported (30.6%) over the home than custody of the children (22.4%) which may be related to the asset value of the home. The major reason for dispute given by both males and females was that the other spouse wanted the home sold; presumably then, the respondent did not.

The disposition of the marital home was examined with respect to the method of settlement used by the divorcing persons in this study. As indicated earlier, Wishik's research (1986) suggested that when "kitchen table" agreements were reached there was a more equitable disposition of assets. In this study, when the primary method used for settlement decisions was agreement between the spouses, the marital home went to the male in 47.7% of the cases and to the female in 52.3% of the cases. There was a stronger disposition toward females (68.4% of cases) as opposed toward males (31.6% of cases) when the settlement was "lawyer negotiated."

Interestingly, even when the overall settlement style used was "agreed between ourselves", 19% of the cases had dispute over the marital home. In contrast, when the "lawyer negotiated" style was used the marital home was disputed in 50% of the cases. There is, however, no way to know whether dispute over the marital home led to increased use of lawyers, or if use of lawyers resulted in more dispute.

3. Financial Standing

a. Perceptions of Pre-and Post-Divorce Financial Standing

One of the sections on financial standing attempted to assess the perceptions of the respondents regarding their financial well-being after divorce compared to that before divorce. The responses were understandably subjective, however, it is interesting to note that within the entire sample a combined total of males and females (80.6%) described their financial situation as "allright or good," with only 19.4% of the sample describing themselves as "poor". In comparison to their financial standing before divorce, when formerly married, 88.81% of subjects indicated they had experienced a major change in income as a result of divorce. However, only 51.9% described themselves as "worse off". The sample was fairly optimistic about the future, with 60.9% expecting to be better off within the next year.

Comparisons by sex were more informative. On either end of the scale, more women (21.3%) than men (16.7%) evaluated their financial position as poor, however, more women (28.8%) than men (22.2%) perceived their position as 'good.' Compared to their financial positions before divorce, more women (40.5%) than men (22.2%) determined that they were better off financially, whereas 63.0% of the men and 44.3% of the women thought that they were 'worse off.' It is possible that the more positive reply of women to their post-divorce situation may be influenced by the responses of women who were remarried at the time of the interviews.

In terms of perception, it is interesting to note that men generally felt they had "lost" and women felt they had "gained" financially, although objectively this does not appear to be the case. One speculates whether men tend to view the assets of a marriage as being theirs, and thus tend to evaluate any division subsequent to divorce as a "loss". Women, on the other hand, seem to feel that they leave the marriage with some assets, which contribute to a perception of gain.

Women were also more optimistic about their financial future with 64.6% feeling that they would be better off financially in the future and only 6.4% feeling that they would be worse off. Men tended to be somewhat more pessimistic in so far as 44.4% of the men felt they would be the same or worse off, and 55.6% felt they would be better off. The higher proportion of men remarried or living as married at the time of interview may have had an influence, one way or another, on this perception.

b. Pre-Divorce and Post-Divorce Incomes

Questions associated with pre-divorce and post-divorce incomes were subject to the limitations noted earlier. The recall of pre-divorce income indicates that the median household income was in the $40,000-$49,999 range with a drop-off in income after divorce to a median in the $30,000-$35,999.

Men and women interviewed had similar incomes before divorce, but the post-divorce financial situation of women in this study were significantly lower than their male counterparts. The mean post-divorce annual household income for women was reported as $33,993, with the median falling in the $24,000 to $29,999 range, compared to $47,018 for men (median range $40,000 to $49,999).

c. Property Assets and Debts

i. Division of assets in this study

Matrimonial property, also referred to as marital or family assets, generally include the marital home, its furnishings, and vehicles. In the Province of Manitoba, commercial property, bank accounts, savings, bonds, shares, pensions, and RRSP's are included. An important observation about marital property was made by Lenore Weitzman concerning her 1977 Los Angeles study, "The first and perhaps most important fact ... about marital property is that the average divorcing couple has relatively few assets, and those assets are typically of relatively low value"

(Weitzman, 1985, p. 55). Table 9 indicates how assets were divided in this study.

Table 9

Asset Comparison

	% HOLDING BEFORE	Men	Women	% HOLDING AFTER	Men	Women
A. Home	100.0%	100.0	100.0	73.9%	66.7	78.8
B. Major Furniture	100.0%	100.0	100.0	96.3%	90.7	100.0
C. Major Appliances	100.0%	100.0	100.0	82.8%	72.2	90.0
D. Cars	100.0%	100.0	100.0	94.0%	94.4	93.8
E. Other Vehicles	32.8%	38.9	28.8	14.9%	20.4	11.3
F. Chequing Accounts	97.8%	100.0	96.3	94.8%	94.4	95.0
G. Savings Accounts	71.6%	83.3	63.8	73.9%	75.9	72.5
H. Pension Plans	63.4%	70.4	58.8	68.7%	77.8	62.5
HW.Whose plan-						
Respondents	41.2%	68.4	19.1	82.6%	81.0	84.0
Spouses	32.9%	2.6	57.4	3.3%	4.8	2.0
Both	25.9%	28.9	23.4	14.1%	14.3	14.0
I. Extra Health Coverage	66.4%	72.2	62.5	65.7%	72.2	61.3
J. Dental Plan	65.7%	61.1	68.8	69.4%	68.5	70.0
K. Retirement Plan	42.5%	48.1	38.8	52.2%	50.0	53.8
L. Life insurance	87.3%	85.2	88.8	73.1%	75.9	71.3
M. Life insurance (cash value)	41.8%	46.3	38.8	26.1%	37.0	18.8
N. Other Real Estate	15.7%	16.7	15.0	11.2%	11.1	11.3
O. Canada Savings Bonds	36.6%	29.6	41.3	33.6%	29.6	36.3
P. Stocks Bonds etc.	23.1%	24.1	22.5	20.9%	18.5	22.5
Q. Interest Income	27.6%	37.0	21.3	26.9%	24.1	28.8
R. Rental Income	4.5%	3.7	5.0	6.0%	3.7	7.5
S. Business Practice	20.1%	24.1	17.5	15.7%	20.4	12.5
T. Other	1.5%	1.9	1.3	2.2%	3.7	1.3

After divorce, 66.7% of the men and 78.8% of the women were still in homeownership situations either retaining the marital home or owning another one. In the entire sample, only five men reported not having major furniture and appliances. Most had cars, with the exception of three men and five women. Only three men and four women reported not having savings and chequing accounts. Although the majority of men and women had life insurance, fewer reported having life insurance after divorce. The number of men and women with dental plans and retirement plans increased after divorce.

More men than women held pension plans, although there was an increase in the number of both men and women reporting pension plans after divorce. More men had health insurance and slightly more had life insurance with cash surrender value. More women continued to have CSB's although there were fewer women reporting them after divorce. More women than men had stocks and bonds and the drop-off after divorce for men was higher. Interest income reversed with more women than men having it after divorce.

The most significant trend noted was for both men and women to increase their security in retirement plans, pension plans, and dental plans. Both sexes appeared to liquidate assets such as other vehicles, other real estate and business practices, with the largest decrease in life insurance with cash surrender value. Fewer men and women reported having life insurance with cash surrender values after divorce. Business practices were also reported less often by women after divorce.

Respondents were asked to estimate the value of their assets before and after divorce. Women estimated the value of pre-divorce assets as higher than men; the mean dollar value estimated by females was $131,279 compared to that of males of $118,707. Both sexes reported a substantial drop after divorce but the gap narrowed between the two; the mean dollar value for females was $89,980 compared to $81,500 for males.

Both sexes were fairly consistent in evaluating the quality, as compared to quantity and value, of their assets after divorce. Approximately 40% of men and women felt the quality of their assets had decreased while the remainder said that the quality was comparable or had increased.

ii. Division of family debts

Respondents were asked questions concerning their perception of their debt situation before and after divorce. Significantly more women than men reported that they were better off after divorce; 52.5% of women compared to 24.1% of men. On the other hand, 40% of the men indicated they were worse off, while 29.1% of the women said their debt position was worse.

More objective measures indicated that the majority of men and women reported having mortgage, car, and other loans along with credit card debts before divorce. Less than 25% of the respondents had home repair, education and other loans, however more women than men had repair and other loans; no men had education loans.

In reporting debts after divorce, both men and women continued to have mortgage and credit card loans although fewer men and women reported these debts. Although both sexes had car and other loans, fewer women had car loans and more men had other loans.

Fewer than 25% of the respondents had home repair loans and education loans after divorce although there was an increased number of men with both. Most notable was that two men now had education loans.

Respondents were also asked to estimate the dollar value of their debts before and after divorce. A comparison of means showed that females had a mean dollar value of debts before divorce of $50,465 compared to that of males of $37,627. After divorce, females dropped their debt load to below that of the males at $33,056 compared to $38,893.

Respondents were asked about the number of their debts as compared to the dollar value of debts before and after divorce. Significantly more women reported having "fewer number of debts" after divorce; 51.9% compared to 26.4%. More men (37.7%) than women (19%) reported having "more debts" after divorce.

iii. Evaluating assets and debts

One of the questions in the financial section asked respondents how they divided up their marital property, not including the marital home. They were also asked how they decided on the value of assets. There was a fairly uniform response from both males and females; the divorcing individuals primarily guessed or put no particular value on their property. Only one man and one woman actually calculated the value of items. The court determined the value of the property in one man's divorce.

d. Spousal Maintenance

i. Purpose of spousal maintenance

Historically, alimony or maintenance was only awarded to a wife on proof of a matrimonial offence by her husband. Under the current divorce legislation, fault is not considered, and there is a growing tendency to support the position that each spouse, where physically and mentally able, has a duty to provide for his or her own support (Steel, 1987). When spousal support is ordered, its purpose tends to rehabilitative to overcome some disadvantage or dependency caused by the marriage (Steel, 1987). Rehabilitative maintenance generally involves support for the purpose of regaining or developing employment skills in order for the dependent spouse to become financially self-sufficient. As such, it is usually time limited, the most common time period being three years (Bala, 1987; Binchy, 1984), although there are no maximum time limits prescribed in any provincial or federal legislation (Davies, 1984; Klein, 1987).

The change in the philosophy underlying the award of spousal support has been expressed in the following manner:

> Twenty years ago the three core elements of spousal support in Canada were fault, sex and the right to be supported. During the intervening years we have seen a shift away from these concepts and their replacement by three new tenets: those of self-sufficiency, need and equality. This shift reflects the high incidence of divorce in Canada and, as well, the changed position of women, both in society and within the family (Davies, 1985 pp. 220-21).

The Divorce Act, in section 15, attempts to give courts more guidance in the award of spousal maintenance. The Act lists criteria which the court should take into account [section 15(5)] and objectives toward which the order should strive. In particular, section 15(7) provides that, "An order under this section that provides for the support of a spouse should ... (d) in so far as practicable, promote the economic self-sufficiency of each spouse within a reasonable period of time."

ii. Defining self-sufficiency

The principles of self-sufficiency in relation to time limits have certain implied criteria which "would prevent the misuse of this objective to the unwarranted disadvantage of the older spouse" (Payne, 1986 p. 179), who is most likely to have been a full-time homemaker. It would also not apply to an aged or infirmed spouse, or one responsible for the care of young or school-aged children (Department of Justice, 1986).

Certain principles are central to the determination of whether and how much spousal support should be awarded (Davies, 1984; Klein, 1987). Needs of the dependent spouse should be assessed taking into account the couple's previous standard of living and equality of standard of living with the ex-spouse. Judicial interpretations have generally accepted this principle, as opposed to a subsistence level (Davies, 1984), "however, the divorce legislation did not include criteria for establishing an appropriate level of self-sufficiency within the designated time" (McCall, Hornick and Wallace, 1988, p. 28). In an attempt to define self-sufficiency, Abella (1981) proposed that self-sufficiency should only be considered to have been attained when the formerly dependent spouse achieves a standard of living comparable to that of the supporting spouse.

The concept of self-sufficiency has drawn much criticism from a variety of sources. Steel (1987) discusses the difficulty in defining "an inherently ambiguous concept" and the resulting consequences of the use of judicial discretion in the award of support for women. The Manitoba Advisory Council on the Status of Women (1985) states:

> Maintenance awards are inadequate because they usually result in the woman-headed family unit existing at a much lower standard of living than that headed by the man. This appears to be true regardless of whether the woman works in the home or in the paid labour force or whether she is undertaking re-training (p. 5).

iii. Incidence and quantum of support

Although there have been few published examinations of the implementation of the self-sufficiency principle in divorce cases decided under the 1985 divorce legislation, one publication states that "it would seem that alimony for ex-wives is rare in Canada (only five percent of all ex-wives and 18 percent of those with young children are awarded it)" (Manitoba Advisory Council on the Status of Women, 1985, p. 70). Binchy (1984) surveyed research in the United States and found spousal awards to be minimal, and for very limited periods of time. Older homemakers who were supposed to be protected under the legislation, received support only when their husbands had substantial incomes, and even then, only about half the time. Repartnered husbands are often considered less able to pay support even if the new partner is employed. Bruch and Wikler (1985) found that only 15% of divorced Canadian women were awarded support, while Weitzman (1981), in her American study found only 11% of women without dependent children had support awards, and one-third of older home-makers received no support at all.

Many studies have found that courts pay insufficient attention to the problems encountered by single mothers with young children. A review of California court records found that only 13% of mothers with pre-school children were awarded spousal support in 1977, compared with 20% in 1968 before no-fault divorce legislation came into effect (Weitzman, 1981). In Alberta in the same period, almost 40% of women with dependant children had support awards for themselves (Institute of Law Research and Reform, 1981). However in only 13% of a random sample of divorce cases filed in Calgary in 1987 was any spousal maintenance awarded (Brown, 1988). A review of 1983 U.S. census data (Balisle, 1988) showed that 11.8% of divorced or separated women with children under 21 at home had a support award for themselves.

Although it has been suggested that custodial parents and their families may need an income equal to about 75% of the previous family income Chambers (1979) found that combined child and spousal support awards generally average 33% of the previous family income. In 1987 in Calgary, for example, the average permanent monthly award was $327, while time-limited awards averaged $630 for 24 months (Brown, 1988). Pask and McCall (1988) have recently conducted an extensive review of the work done in the areas of spousal and child maintenance which illustrates the difficulties faced in the determination of support.

iv. Spousal maintenance in this study

In this study which concerns only women with children, 83.7% of the women received no spousal support following divorce. Only 13 women, or 16.3% receive or have received maintenance and all were awarded the support on a time-limited basis. Of the men in the sample, 7 or 13.0% pay or have paid spousal support. Two men reported paying spousal support for an indefinite length of time. All others reported spousal support with a time-limited condition.

As discussed earlier, there is a growing inclination in the legislatures and the courts to regard spousal maintenance as "rehabilitative" in character if the dependent spouse has a reasonable prospect of achieving financial independence. Professor Julien Payne of the University of Ottawa (1986) suggests a lump sum payment in final settlement of all future maintenance rights or a fixed term order of relatively short duration (two, or at the most, three years) in order to cut the "marital umbilical cord." It would appear that this approach was taken in most of the cases of spousal support in this study.

McLindon (1987) suggests that it is possible that property settlements are being used in lieu of spousal support. However he suggests that few people have property from which such a settlement can be made, and that this alternative is infrequently used. The question was asked if the respondents had traded assets for the marital home; 16.4% indicated that they had. Of the females, 20.1% (n=16) said that they had traded assets, whereas 11.1% (n=6) of the males had made some trade. There is no way of knowing if these were negotiated settlements in lieu of spousal support specifically or a part of the negotiation package.

e. Child Maintenance

i. Principles of child maintenance

Current child support legislation is dealt with under the Divorce Act of 1985 as well as provincial and territorial statutes. The majority of current child support legislation in

Canada places a legal obligation on both parents to contribute to the support of their children, in keeping with their respective ability to do so (Davies, 1984; Klein, 1987). Principles common to the majority of child support legislation: 1) base awards on basic needs of the child; 2) limit support to age 16 under federal divorce legislation and to the age of majority (18 or 19) unless special need exists; 3) weigh the ability of the parents to provide for the child as well as the capacity of the child to contribute to its own support; and 4) insofar as is financially possible, suggest that support should contribute to a similar standard of living previously enjoyed before marriage breakdown.

ii. Child support in practice

The question of establishing a "just and reasonable" quantum of child support suffers from the same difficulties as Steel (1987) points out in her discussion of spousal awards. Child support requires more than an attempt to determine "costs" of raising the child because it is also tied into the standard of living of the former intact family. In examining the quantum of child support awards in Canada, McCall, Hornick, and Wallace (1988) state that awards are usually inadequate and "bear little relationship to the actual costs of raising a child." A Canadian report (Abella, 1981) supports an American report (Lieberman, 1986) which points out that two-thirds of men in a Denver study paid more per month for their cars than for their children. Bruch and Wikler (1985) note that total spousal and child support awards are usually lower than welfare benefits and the average child support award is less than the cost of child care for a working parent.

A study of orders in the Vancouver Family Maintenance Project in the fiscal period 1985-87 revealed that the average order was $178 for 1.84 persons - $96.74 per dependant (Wachtel, 1988). Brown (1988) studied a random sample of 712 Calgary divorce files, representing 18% of a total of 3942 divorce petitions filed between January 1, 1987 and December 31, 1987. The average award per month per child was $212.24. That study found that in the vast majority of cases in which child support is paid to the custodial parent (77%), the amount of the award most frequently ranges between $25 per month per child and $250 per month per child.

As fathers are those who usually pay the support, Australian (Mcdonald, Harrison, Funder, Weston, & Tucker, 1986), American (Weitzman, 1981), and English (Maclean & Eekelaar, 1984) studies looked at the amount of child support awards relative to the income of the father. They all concluded that the amount of award was independent of the father's income, and that there appeared to be a consistent dollar amount ordered. Lieberman (1986) concludes that judges appear to have a fixed amount in mind for child support, unrelated to father's ability to pay, or to the actual costs of raising a child.

Other issues such as educational level and employment status of the custodial mother, awards for mothers on public assistance, and the negative aspects of remarriage for the female custodial parent were summarized by McCall, Hornick, and Wallace (1988). They list many of the recommendations concerning child support guidelines from studies around the world (pp. 53-57).

iii. Child maintenance in this study

Child maintenance was paid or received in 79.9% (n=107) of the cases in this study. This includes both maintenance paid by husbands to wives with custody and by wives to husbands with custody of the children. The mean amount per child per month was $227.88 with a median of $225.00. The range per child per month was $50.00 to $1100.00. This corresponds closely to Brown's (1988) study in Calgary.

Of those respondents paying child support in this study, 39 (72.2%) of the males paid to support children not in their custody with a mean monthly payment of $438.13 and a mean monthly per child payment of $286.32. In addition, 20 (74.4%) of these men also provided support of another kind: 10.3% (n=4) provided educational support, 43.6% (n=17) paid medical dental support; and 20.5% (n=8) pay "other" support.

Two (2.5%) of the females in the sample support children not in their custody but although neither of them pay child support in dollars per month, one provides educational support and both provide "other" support.

Of the respondents in the study who receive or are to receive child support, 65 (81.2%) women receive support for children in their custody with a mean monthly payment of $432.91 and a per child maintenance of $272.65. As well, 20 (30.7%) of the women receive support of another kind; 9.2% (n=6) receive educational support, 16.9% (n=11) receive medical/dental support, and 4.6% (n=3) receive "other" support.

The apparent discrepancies which are noticeable in the amounts of child support paid and received in this study are perhaps explainable by a possible sampling bias. The women who were interviewed in this study are paid child maintenance by some men who either could not be located, or chose not to be interviewed. Similarly, those men who were interviewed also pay support to women other than those who participated in the study.

Three (5.6%) of the men in the sample receive support for children in their custody, with 2 receiving a mean maintenance per child of $162.50. One of the men receives educational support, one medical/dental support, and one receives "other" support.

Many of the critics of the present child support legislation call for some method of developing guidelines to measure support payments, at least in the ability to meet the average costs of raising a child. According to "The Cost of Raising a Child in 1989" (Manitoba Agriculture, 1989), the average cost of raising a boy to age 18 is $6,855.61 per year or $571.30 per month. The average cost of raising a girl to age 18 is $6846.99 per year or $570.58 per month. These figures are given as a "bare-bones" cost and do not include any extras such as lessons or sports activities. By comparison, Mitchell (1987), in a Toronto study, indicates that the absolute minimal calculation for the cost of raising a four year old in a lone-parent family in metropolitan Toronto is $350 per month without daycare and $790 per month with daycare.

The mean maintenance paid per month per child in this study was $228 or 40% of even the extremely minimal costs suggested by Manitoba Agriculture, the median maintenance was $225 or 39%.

There is no recognition given to the value of child care provided by the custodial parent. The actual figures paid in maintenance were paid in 1986-1988 dollars, however these figures are seldom adjusted for inflation, remaining stable over time, and can thus be compared to the 1989 figures of Manitoba Agriculture.

The respondents who paid or received child support payments were asked if the payments were regularly paid on time or if there were arrears. The men indicated that their payments were regular and up-to-date in 90.2% of the cases with 9.8% indicating that there were arrears occasionally (seldom). The women said that payments were made regularly in 69.2% of the cases but indicated that 15.4% of them received payments with arrears seldom, and 7.7% with arrears often. In five of the cases (7.7%) the women stated that they never received the payments agreed to, or ordered, in the divorce settlement. The incidence of non-compliance is very low in comparison to studies cited by McCall, Hornick & Wallace (1988) which indicate that more than half of maintenance is never paid. Manitoba has a particularly high compliance rate due to the Maintenance Enforcement Program, in force since 1980. Other provinces have since brought in similar programs, but compliance may not be as high.

4. Quality of Life Satisfaction

The fourth section of the questionnaire given to the participants in this study asked questions dealing with general quality of life satisfaction and satisfaction associated with time, health, standard of living and personal relationships. A high percentage (89.6%) of respondents indicated that they were generally satisfied with their life after their divorce. A satisfaction score was derived as described in the methodology section. Out of a score based on 100 points, all respondents had a mean score of 67.3 with no difference between men and women. More than 50% of all respondents reported to be "satisfied" to "very satisfied" with their standard of living, housing, neighbourhood, physical health, mental health, friendships, hobbies and their current life compared to that before divorce, as well as overall life satisfaction.

Only three of the questions generated a high level of responses in the very dissatisfied range; namely those relating to satisfaction with financial standing, satisfaction with time to do things desired, and satisfaction with money to do things desired.

As with other sections in the questionnaire, analysis using cross-tabulations by sex generated differences in responses. With respect to satisfaction with housing, more women were satisfied than men, although more women than men reported dissatisfaction with their neighbourhood. More men than women were satisfied with their physical health, however 28.8% of the women took a neutral position. Unlike the men, no women were very dissatisfied with their physical or mental health. Both groups were more satisfied with their mental health than their physical health. Satisfaction with time to do the things wanted produced the most variance between males and females. More women (56.3%) were "very" to "somewhat dissatisfied" with their time; 31.5% of men were dissatisfied with their time. The responses from the women on satisfaction with hobbies and other activities were also lower than that of men, presumably related to their lack of time, and tied into the fact that the women have the overwhelming burden of child care due to custody. Men were fairly evenly split between being satisfied, neutral, and dissatisfied with their current finances whereas 42.6% of the women reported to be "somewhat" to "very satisfied." More than 50% of both men and women, however, reported being "somewhat" to "very dissatisfied" with the amount of money available to do the things desired.

5. Housing and Neighbourhood Satisfactions

The housing and neighbourhood section combined questions on housing tenure and costs, availability and the effect of custody on residence choice, and a housing and neighbourhood satisfaction scale similar to that in the quality of life satisfaction section.

a. Housing Tenure

The respondents in this study continued to report a high incidence of home ownership after divorce. Owners accounted for 74.4% of the sample with 71.4% owning their own home and 3.0% owning a condominium unit. Renters were the next largest group with 24.1% renting and 1.5% of the respondents in co-op units.

Cross-tabulations by sex showed that more women (78.8%) than men (66.7%) owned their own homes including condominiums.

b. Housing Costs

Housing costs for ownership, co-operative and rental tenure are a reflection of a stable Winnipeg market. Owners predominantly reported paying in the $500.00 to $700.00 range for their principal, interest, and taxes while renters primarily paid in the $400.00 to $600.00 range without utilities. The majority of respondents (55.2%) paid between $100.00 to $199.00 monthly for utilities. Only three of the respondents reported paying any other fees such as common fees and these ranged from $72.00 to $260.00 per month.

When rent cost and P.I.T. costs, without utilities, were grouped according to percentage of household income, 9.4% of the men and 20.1% of the women paid in excess of 30% of their income for housing.

A direct question asked if the respondents received any kind of public assistance to pay for the present residence. This was interpreted as direct assistance and five women (6.3%) and one man (1.9%) replied positively. Indirect assistance such as low rental housing, subsidized daycare costs, and various types of housing grants are not reflected in this question and may be instrumental for some to meet their housing costs.

c. Housing Availability and Type

In an attempt to determine the availability and options for the individuals who moved from their marital home after divorce, respondents were asked the number of moves made and the effect of custody on their decisions. The men moved slightly more frequently than the women reporting 2.0 mean moves compared to 1.43

mean moves for the women. The respondents were asked questions concerning the number of moves made since their final separation. The men had a mean number of two moves and the women, 1.4 moves. The difference in the number of moves between men and women may be influenced by more women living in the marital home and more women having custody.

When asked if custody affected the choice of the residence where the respondents resided at the time of the interview, 41.8% of them responded that it did have an effect. Due in part to the fact that more women than men have primary custody of the children, more women (43.8%) than men (38.9%) indicated that custody affected their choice.

Of those respondents who were not in the marital home at the time of interviews, both men and women were still predominantly in single family dwellings; males 54.5%; females 52.7%. The remainder of men and women were distributed among other tenure situations. Most of these were living in duplexes, townhouses, or three story structures. Three women were in 4-8 story apartments but none in high rises or mobile homes. Three men were in high rise apartments or condominiums and one was in a mobile home.

d. Housing and Neighbourhood Choice

In addition to housing and neighbourhood satisfaction questions, individuals in the study were asked the amount of choice they had in selecting their present home and neighbourhood. The majority (59.7%) of the respondents indicated that they had a "lot of choice" in selecting both, with 63.4% indicating they would choose the same home again, and 79.9% the same neighbourhood again.

The major difference between men and women was that 26.3% of the women compared to 11.1% of the men claimed to have "very little choice." The men seemed to be more satisfied with their choice of neighbourhood (83.3%) than their home (59.3%). The women were more evenly divided indicating that 66.3% would choose their home again and 77.5% would choose their neighbourhood again.

e. Transportation

On the assumption that transportation might have an affect upon availability, satisfaction and choice of residence and neighbourhood, the respondents were asked the degree to which they relied heavily upon public transportation. The majority of the individuals did not (81.3%) and, as such, were satisfied that the kind of transportation in their neighbourhood met their needs (92.5%).

f. Housing and neighbourhood satisfaction

Participants were asked questions dealing with their satisfaction with their residence, neighbourhood, location, and amenities. A high percentage (90.3%) were generally satisfied with their present housing and neighbourhood. There was a little difference between the men (69.2) and the women (73.8) in the score out of 100 on the housing satisfaction score as described previously. In excess of 50% of the respondents reported to being "satisfied" to "very satisfied" with the neighbourhood as a place to live, the location of their home, affordability, the residence itself and the things in the home.

For those individuals who had moved out of the marital home, a question was asked how their present residence compared in satisfaction. The responses were fairly evenly split between those who were "satisfied" to "very satisfied" (32.9%) and those who were "dissatisfied" to "very dissatisfied" (39.3).

Men and women reported only slight differences in satisfaction on various questions. Slightly more women than men were satisfied generally, with their neighbourhood and its location, and with affordability but slightly less women than men were satisfied with the residence itself. More women than men were somewhere to very satisfied with the things that they had in the home and their present residence in comparison to their marital home if they had moved.

6. Single Parent Custodial Females

Much recent literature, both American (McLanahan, 1985; Sarri, 1985) and Canadian (Abowitz, 1986, Dulude, 1984) suggest that divorce contributes to "the feminization of poverty" and is responsible for a growing "underclass" in North America, especially for female headed single parent families. In this study, the purpose was to address these assumptions by selecting out the single parent custodial females (n=50) as a group and comparing them to all others in the sample (n=84). The results present a profile of the single parent custodial females as a whole recognizing that there may be individual differences in situations.

It should be noted that the SCF as a group were not distinguishable from the rest of the sample in many of their predivorce characteristics; housing tenure, income, assets and dollar value of the assets, debts and dollar value placed on them. Similarly they were not different in demographic terms of length of marriage, length of time since divorce decree, number of dependent children, education or employment status.

For the purposes of comparison, first, the single custodial females were compared with a single group comprising all others in the sample, and secondly, they were compared with the subgroups; married custodial females; single custodial males; married custodial males; single non-custodial males; and married non-custodial males. They were not compared to the single and married non-custodial females or any of the shared time males and females because the number of these were so small. It is important to note that when comparisons were made between pre-and post-divorce variables the accuracy of recall concerning predivorce figures must be questioned.

Table 10

Sex, Marital Status, Custody Groups

		n	%
SCF	Single Custodial Females	50	(37.3)
*All Others			
SCM	Single Custodial Males	7	(5.2)
SNCM	Single Non-Custodial Males	18	(13.4)
MCM	Married Custodial Males	7	(5.2)
MNCM	Married Non-custodial Males	15	(11.2)
MCF	Married Custodial Females	22	(16.4)
SSTM	Single Shared-time Males	3	(2.2)
SNCF	Single Non-custodial Females	2	(1.5)
SSTF	Single Shared-time Females	3	(2.2)
MSTM	Married Shared-time Males	4	(3.0)
MNCF	Married Non-custodial Females	1	(0.7)
MSTF	Married Shared-time Females	2	(1.5)

* The "all others" group can be further broken down into the subgroups listed here.

a. Post-Divorce Objective Standard of Living Variables

i. Housing after divorce

The single custodial females have a very similar home ownership rate (74%) to that of the "all others" group (73.8%) however within the sub-groups the married custodial females have the highest home ownership rate (90.9%) followed by all of the custodial males (85.7%). The single non-custodial males have the lowest rate (55.6%). The differences between sub-groups were not significant.

The percentage of the single custodial females (40%) living in the marital home at the time of the interview is significantly higher than that of all others combined (17.9%) (p=.0088, n-par K-W.007).

Of the single custodial families who have remained in the marital home, the majority (70%) are in single family dwellings and the others in duplexes or row houses. Fewer of the single custodial females who have left their marital home are in single family dwellings (40%) with the others in duplexes or row houses (40%) or in apartment buildings of less than eight stories (20%).

In terms of housing costs, the single custodial females pay significantly more of their gross annual household income on rent or P.I.T. (21.9%) than the "all others" group (18.4%) (p=.06, n-par K-W .029), and 18% of the single custodial females pay more than 30% of their gross income on rent or P.I.T. as compared to 14.5% of "all others."

ii. Post-divorce income

In order to determine change in income after divorce the pre- and post-divorce median household income of all groups were compared. After divorce the single custodial females reported significantly less gross annual household income than the rest of the sample. They also have the lowest gross annual household income of all the groups compared and experienced the greatest change and drop (-41.2%) in income of the six groups (p=.000) (Table 11; 12). All of the married groups indicated some increase in income.

Table 11

*Income Comparison

	**n	Pre	Post	Sig.	% Change
Single Custodial females	46	$47,261	$27,793	.00	-41.2%
Single Custodial Males	7	46,286	34,429	.19	-25.6%
Single Non-custodial Males	18	44,556	40,750	.49	- 8.5%
Married Custodial Males	7	51,429	53,214	.91	+ 3.5%
Married Non-custodial Males	15	48,000	57,733	.07	+20.2%
Married Custodial Females	19	42,684	46,474	.56	+ 8.9%

* Gross annual household income. Comparisons of pre- and post-divorce income made by T-test.

** n's may not correspond to previous tables due to missing values.

Table 12

Comparison of Economic Situation Before and After Divorce

	Single Custodial Females	Others	Sig.
Mean Income Group (as per questions 305 & 306)			
Before Divorce	$40-49,999	40-49,999	N/S
After Divorce	$24-29,999	40-49,999	.000
Mean	$27,793	46,077	.000

		% Change		Sig.	% Change
Value of Assets $					
Before Divorce	$121,857	-43.8%	128,345	N/S	-23.1%
After Divorce	68,510		98,703	.02	
		% Change		Sig.	% Change
Value of Debts $					
Before Divorce	$50,786	-52.8%	41,777	N/S	+1.4%
After Divorce	23,991		42,352	.001	

In an attempt to estimate net worth, the dollar value of assets minus debts before and after divorce were calculated. As there were some missing values in both cases the comparison was made on only 76 of the 134 individuals in the groups. Of these cases, all the groups showed a decrease in net worth except the married custodial males.

iii. Assets after divorce

After divorce, all of the subgroups except the married custodial females, showed a decrease in the number of assets reported. The single custodial females experienced the greatest overall drop in the number of assets, but specifically, fewer of them reported having a second vehicle and other real estate. In general fewer single custodial females reported having life insurance with cash surrender value, health and life insurance, dental plans, interest income and business practices after divorce but the differences were not significant.

iv. Debts after divorce

All of the subgroups, except the single custodial males, reported a reduction in the number of debts after divorce. Although not significant, the single custodial females showed the most decrease in the number of debts. They were just as likely to have mortgages as the other subgroups but reported having significantly fewer car loans (p=.04, n-par K-W .05) and "other" loans (p=.01, n-par KW .01).

Although there was no significant difference between the single custodial females and "all others" in terms of the dollar value of debts before divorce, at the time of the interview, the single custodial females reported significantly lower dollar value of debts compared to all the others (Table 12).

v. Public assistance

Only 6 persons in the entire sample reported receiving public assistance; 5 of these are single custodial females. Although there were several persons who lived in low rental housing developments they did not view themselves as receiving public assistance and are not necessarily included in the 6.

vi. Education

There was not a significant difference between the single custodial females and the "all others" when compared in terms of education; 50% of the single custodial females had high school education or less, while 42.9% of the others had the same level. Interestingly, 60% of the single custodial females furthered their education after divorce, with 90% of those claiming it was to improve employment opportunities. Of those who did not take any further education, 88% said that they would have but were unable to do so. Only 28.6% of the rest of the sample indicated they were not able to further their education.

vii. Employment

There was no significant difference between the employment status of the single custodial females and the rest of the sample; 75% of them were employed full time; 6% part time; 10% were unemployed or homemakers, and 8% were students. The single custodial females worked slightly less hours per week (33.8 hours) that the rest of the sample (41.7 hours) but it is not known if the deceased hours were by choice (p=.0038).

b. Post-Divorce Subjective Life Satisfaction

The single custodial females showed similar life satisfaction score (65) compared to "all others" (68) when the responses to the various life satisfaction questions were added and given a score out of 100. Similarly 88% of the single custodial females compared to 90.5% of the others responded positively to the general life satisfaction question.

The responses to each of the life satisfaction questions were examined individually and the "somewhat satisfied" and "very satisfied" and "somewhat" and "very dissatisfied" responses were grouped together. The single custodial females were slightly less satisfied than the others in their standard of living and their housing, neighbourhood, physical health and mental health. Although they report significantly less income, they are no less satisfied with their finances but slightly more of them were dissatisfied with the amount of money to do the things they wanted to do. The only significant difference, however, is with time; 64% of the single custodial females were dissatisfied with the amount of time to do the things they want to do, whereas 25.7% of the others were dissatisfied (Table 13).

Table 13

Comparison of Life Satisfaction After Divorce

Quality of Life Satisfaction Questions	Response	Single Custodial Females %	Others %	Sig. P-Value
400 Generally Satisfied	Yes	88.0	90.5	
401 Standard of Living	Dissatisfied	10.0	4.8	
	Neutral	32.0	38.1	.45 N/S
	Satisfied	58.0	57.1	
402 Housing	Dissatisfied	10.0	11.9	
	Neutral	24.0	22.6	.94 N/S
	Satisfied	66.0	65.5	
403 Neighbourhood	Dissatisfied	12.0	3.6	
	Neutral	18.0	19.0	.17 N/S
	Satisfied	70.0	77.4	
404 Physical Health	Dissatisfied	6.0	6.0	
	Neutral	30.0	19.0	.33 N/S
	Satisfied	64.0	75.0	

405 Mental Health	Dissatisfied	8.0	7.1	
	Neutral	24.0	11.9	.17 N/S
	Satisfied	68.0	81.0	
406 Financial Standing	Dissatisfied	22.0	29.8	
	Neutral	40.0	32.1	.53 N/S
	Satisfied	38.0	38.1	
407 Amount of Time (to do what you want to do)	Dissatisfied	64.0	35.7	
	Neutral	18.0	17.9	.002*
	Satisfied	18.0	46.4	
408 Amount of Money (to do the things you want to do)	Dissatisfied	58.0	51.2	
	Neutral	30.0	29.8	.54 N/S
	Satisfied	12.0	19.1	
409 Friends	Dissatisfied	2.0	3.6	
	Neutral	16.0	17.9	.83 N/S
	Satisfied	82.0	78.6	
410 Life Compared To Pre Marriage Breakdown	Dissatisfied	8.0	4.8	
	Neutral	16.0	15.5	.73 N/S
	Satisfied	76.0	79.8	
411 Hobbies	Dissatisfied	22.0	14.3	
	Neutral	14.0	15.5	.52 N/S
	Satisfied	64.0	70.2	
412 Overall	Dissatisfied	2.0	2.4	
	Neutral	22.0	23.8	.96 N/S
	Satisfied	76.0	73.8	
Life Satisfaction Score (Based on 401-412)		65.1	68.6	.19 N/S

c. Post-Divorce Subjective Financial Satisfactions

The comparisons in these areas are interesting in so far as the single custodial females are objectively the group with the lowest gross annual household income. They do, however, have the fewest debts after divorce. Their perceptions of their financial standing after divorce reflect their lower economic position in so far as 24% of them consider themselves currently poor compared to 16.7% of "all other." As well, 50% of them claim to be "worse off" than before divorce with 34% of them claiming to be "better off." In comparison, fewer of the married custodial females (23.8%) feel they are "worse off"; however, about 72% of the single and married non-custodial males consider themselves to be "worse off."

Both in terms of assets held and the quality of the assets, the single custodial females fare poorly. However it is overwhelmingly the non-custodial males as a group that claim to be the "worse off." Although only 38% of the single custodial females stated they were "worse off" compared with 52.4% of "all others" in terms of assets held, 48% say that their assets are of poor quality. Only 38% of the others felt their assets had decreased in quality.

In many respects the single custodial females perceive their financial future to be better; 67.3% compared to 57.1% of the others look forward to a better future. Part of this is possibly due to their relative debt position as 58% of the single custodial females report being "better off" in terms of debts compared to 31% of "all others." Only 24% report to being "worse off" compared to 39.3% of "all others." This difference is significant (p=.0088, n-par K-W .0082) and probably reflects the decrease in the amount and number of debts for the single custodial female group; 59% have a fewer number of debts compared to 31.3% of the "all other" group (p=.0033, n-par K-W .0035).

d. Post-Divorce Subjective Housing Satisfactions

The entire sample from this study were generally satisfied with their housing and the single custodial females were no exception; 90% of them reported being generally satisfied. When the housing questions were added and given a score out of 100, the single custodial females scored 73.8 compared to 70.8 by "all others."

On specific questions there was very little difference between this group and "all others" with the exception of choice of residence; 32% of the single custodial females reported having "very little choice" compared to 13.1% of the others (p=.03). Nonetheless, 64% of the single custodial females said they would choose their home again, and 72% said they would choose their neighbourhood.

The differences in housing and neighbourhood questions between groups were not significant although the married non-custodial males were the most satisfied on most questions.

Table 14

Comparison of Housing Satisfaction

Housing Satisfaction Questions	Response	Single Custodial Females % response	Others % response	Sig. P-Value
211 Generally Satisfied	Yes	90.5	90.5	1.00N/S
212 Neighbourhood	Dissatisfied	6.0	4.8	.87 N/S
	Neutral	18.0	15.5	
	Satisfied	76.0	79.8	
213 Location of Home	Dissatisfied	8.0	8.4	.74 N/S
	Neutral	14.0	19.0	
	Satisfied	78.0	72.7	
214 Affordability	Dissatisfied	18.0	10.8	.17 N/S
	Neutral	12.0	23.8	
	Satisfied	70.0	65.5	
215 Residence Itself	Dissatisfied	10.0	9.5	.33 N/S
	Neutral	34.0	22.6	
	Satisfied	56.0	67.8	

216 Compared with Marital Home	Dissatisfied	33.3	34.7	.69 N/S
	Neutral	16.7	23.2	
	Satisfied	50.0	42.0	
217 Things Within Home (appliances etc.)	Dissatisfied	6.0	15.5	.26 N/S
	Neutral	24.0	22.6	
	Satisfied	70.0	61.9	
Housing Satisfaction Score (Based on 212-217)		73.8	70.8	.31 N/S

7. The Effects of Remarriage Following Divorce

a. Single and Remarried Custodial Females

Remarriage following divorce is an assumption that has affected the perception of divorce as a temporary state and according to Weitzman (1985) is seen by judges as an alternative for the woman who cannot support herself. However, "the likelihood of remarriage is largely a function of her age at the time of divorce" (p. 204) and those women who are over forty have considerably diminished chances of remarriage. In this Manitoba study, 22 (30.5%) of the custodial females had remarried by the time of the interview. These included those who legally married and those who stated they were living as married.

In an attempt to determine if remarriage improved the standard of living of custodial females the 50 single custodial females were compared with the 22 married custodial females. There was no significant difference between these two groups in terms of pre-divorce income, housing, dollar value of assets or dollar value of debts.

i. Objective standard of living

Income, assets, debts, housing and cost of housing were compared between the two groups of single custodial females and those who had remarried. The married custodial females had a significantly higher gross annual household income; $48,250 compared to $27,760. They also listed more assets than the single group but the differences were significant primarily in second vehicles and other real estate. Both groups reduced their number of debts after divorce, and although there was no difference between them before, the re-married custodial females showed a significantly higher amount of debt at the time of the interview: $50,737 as compared to $23,991. This may be due to the fact that a higher percentage of the married custodial females are in ownership situations and 77.8% of them are living in single family dwellings other than the marital home. A higher percentage of the single custodial females have remained in the marital home, but of those who have left, only 40% of them are in single family dwellings. The costs of housing relative to income were not significantly different between the two groups.

ii. Subjective life satisfaction

The married custodial females scored significantly higher (74.4) on the life satisfaction score out of 100 than did the single group (65). When the individual questions were examined, however, the differences between the two groups were significant only in two areas: finances and overall satisfaction. The married group were significantly more satisfied with their finances after re-marriage and a significantly larger number of them were "very satisfied" overall.

iii. Subjective financial well-being

In terms of perception of financial well-being more of the single custodial women see themselves as currently being poor whereas 50% of the re-married group classified themselves as "good." Not only were the single group "poorer" than the re-married group but the quality of their assets were poorer. One half of the re-married group described the quality of their assets as "increased" compared to 20% of singles. In contrast, nearly half of the single group (48%) determined that their assets had decreased in quality and 22.7% of marrieds reported a decrease in quality.

iv. Subjective housing satisfaction

There was no statistical difference between the single and remarried custodial women on any of the subjective housing and neighbourhood variables.

b. Single and Remarried Non-Custodial Males

An attempt was made to determine if remarriage resulted in the same increase in financial well-being for the non-custodial males as it did for the custodial women. Because of the small size of each of these groups, only nonparametric tests were used for the comparison. The two groups of males proved significantly different on only two of the variables tested: income and overall life satisfaction. The married non-custodial males had a significantly higher gross annual household income than the singles: $57,733 compared to $40,750. The married group were considerably more satisfied with their life overall: 86.7% said that they were satisfied compared to 50% of the single non-custodial males. Whether this is the effect of income or a marriage partner, or both, cannot be determined.

c. Remarriage Compared to Single Life

All of the individuals who remained single at the time of the interview (n=83) were compared with all of those who remarried (n=51). In general, the married group were more satisfied and had a higher standard of living. Only the variables which produced statistically significant differences are mentioned. The married group had a larger gross annual household income, were more satisfied with their finances, and were more likely to say that their financial position is currently better than before divorce. They also had a higher life satisfaction score out of 100. The married group paid less of their income on housing, and although their housing and neighbourhood satisfactions were similar to the single group, they were more likely to choose their neighbourhood again.

CHAPTER V

Discussion

The termination of a marriage is almost never an easy decision for either spouse. Research in reactions and adjustments to divorce indicate that both spouses normally are affected by stress associated with the divorce itself, property settlements, changes in roles and social participation, and the effects on income and standard of living (Albrecht & Kunz, 1980; Albrecht, 1980). In his study of 500 ever-divorced persons in eight Rocky Mountain states of the U.S., Albrecht (1980) found that 90% of his sample claimed their situation was "better" after divorce compared with the pre-divorce period. He states that "Although it is generally accepted that going through a divorce is extremely difficult no matter how bad the marriage was, for most of our respondents the price paid in terminating the marriage appears to have been worth it" (p. 62). These findings appear to be supported in this Manitoba study in that 89.6% of the men and women responded that they were generally satisfied with their life after their divorce. Additionally, a combined total of 78.3% of the respondents reported to be "somewhat" to "very satisfied" with their life compared to their life prior to their marriage breakdown. In so far as roughly a third of the respondents claimed basic unhappiness or communication problems as the cause of their marital breakdown, it is perhaps understandable that life after divorce is satisfying for many people.

1. The Divorce Settlement

Satisfaction with life after divorce may be tied, in part, to satisfaction with the divorce process and the results of the divorce settlement. A high percentage of the respondents in this study reported to being satisfied with their divorce settlement, perhaps because close to 60% of them claimed that the two spouses agreed or settled things between themselves in order to come to their agreement before using lawyers. Of the men and women who said that they agreed between themselves, 81% reported to being satisfied with their settlement, while 68.1% of those who primarily used lawyers were satisfied. Despite the fact that both the male and female respondents stated that the females had the most "say" or influence in the decisions concerning the divorce, there was no significant relationship between the amount of "say" claimed and the type of settlement style used.

When a marriage is legally terminated, the problem of how to divide common possessions and to allocate custody can be most difficult. The actual results of the decisions with respect to disposition of the marital home and the trading of assets for it did not, however, appear to be influenced by the settlement style. There was no statistical difference between couples who agreed between themselves or who used lawyers in terms of the net result of the home or assets primarily going to one sex or the other. Similarly, when sole custody and joint/shared time custody was examined with respect to the settlement type there was no statistical difference between the two settlement styles used. In the amount of child maintenance ordered there was a slightly higher amount paid or received by those individuals who used lawyers but it was not statistically significant. There was also a slightly greater use of lawyers for the settlement by individuals who paid or received spousal support and a higher percentage of those who used lawyers requested spousal support but reported that it was denied or relinquished.

There were three areas where there was a significant relationship between settlement style and decisions associated with the divorce settlement. The first concerned disputes over the marital home; where subjects reported that they had agreed between themselves, there was no dispute at all in 81% of the cases; where the settlement was negotiated by lawyers 50% of subjects reported at least some dispute (p=.001). Similarly, there was no incidence of post-divorce legal action reported by 81% of subjects who said they agreed between themselves. Almost half of the subjects (41.7%) reported seeking post-divorce legal action after a "lawyer-negotiated" settlement (p=.01). The third significant difference occurred in the number of individuals who reported that they sought post-divorce financial assistance from family members. When lawyers were used 54.2% of subjects said they needed such assistance (45.8% did not). When subjects reported that they reached their own agreement only 27.8% sought financial assistance, whereas 72.2% did not (p=.005).

In summary, then, it would appear that couples who are able to agree between themselves on their divorce and settlement issues are generally more satisfied with their divorce settlement and with their life after divorce. They also appear to have less disputes over major issues such as the marital home and child custody, and therefore appear to have less cause to use post-divorce legal action.

Prior to, and during, the period when the most serious divorce decisions are being made, it is often assumed that individuals obtain advice from an assortment of sources. This study indicated that there was no statistical difference between men and women on a variety of issues when they received advice from professionals, friends and relatives, or no other persons. There appeared to be no difference in satisfactions with settlements generally, life satisfactions, specific satisfaction scores or the use of post-divorce legal action. With approximately a third of the respondents not relying on anyone for advice and a combined total of 44.7% of the individuals citing unhappiness and a basic desire to "get out of a bad situation" as their final motivating factor in divorce, it would appear that the costs associated with marriage were so high that terminating the marriage was also worth it for the respondents in this study.

2. Single Custodial Females

In Canada, the chances of marriage ending in divorce are approximately one out of three, and from 1969 to 1980 approximately 18.3% of marriages with dependent children were likely to end in divorce (Eichler, 1988). Using Statistics Canada figures from 1971 to 1985, Eichler suggests that roughly three quarters of all dependent children were placed in the custody of the mother and, despite impressions concerning the increase in custodial fathers, that mothers continue to be the primary custodians after divorce. This proved to be the case in this study where the women obtained sole custody in 38.1% (51) of the cases and had either some form of joint custody or shared time arrangements an additional 49.3% (66) of the time.

A great deal of literature has focused on the dramatic impact that divorce has for the custodial parent attempting to provide for the physical, social and emotional needs of all the family members. Raising children requires expenditures of time, money, sacrifices and the accompanying opportunity costs. In the case of custodial female parents the costs are often placed on the parent who can least afford the burden.

Recent literature, (Sarri, 1985; Tuzlak & Hillock, 1986: Pett & Vaughan-Cole, 1986) is beginning to suggest, however, that divorce may not be as traumatic as previously believed and that it may, in fact, be preferable to continuing in an unstable marriage environment both for parents and children. Sarri (1985, p. 238) suggests that divorce may have "different functional effects depending upon (1) how it is perceived; (2) the decision-making and problem-solving strategies subsequently undertaken; and (3) the environmental response to those strategies." This is particularly important to keep in mind when discussing the results of the responses of the single custodian females in this study. When taken as a group, not considering individual cases, these single parents have not experienced the same degree of drastic drop in standard of living as has been found in other studies (Weiss, 1984; Weitzman, 1985). Critical to this, is the fact that all of these custodial females came from what may be termed "middle class" marriages when measured by pre-divorce income and home-ownership status. Many of their demographic features, including pre-divorce education place them roughly in a low/middle to middle socio-economic range. In general, the attitudes and future perceptions of these single custodial females are relatively positive keeping in mind that the results are based solely on their perceptions and recall.

Studies such as that done by Pett and Vaughan-Cole (1986) suggest that potential economic stressors can have a differential impact on the social and emotional adjustment of divorced custodial parents. In their study these stressors included amount, source and stability of post-divorce family income, change in social status, and feeling of parental security regarding the source of future income. While these were not specifically defined variables in this Manitoba study, some of these may be issues worth noting.

There is no doubt that the single custodial females were less well off than the rest of the sample but most were not at a subsistence level or below the poverty line; the mean income for single custodial females was $27,793. It is true, however, that 13 of 50 single custodial females (26%) reported less than $18,000 in annual household income and four of these claimed to be receiving public assistance. As a group, single custodial females had the lowest gross annual post-divorce income and reported the greatest drop in income after divorce (Table 12). Single custodial females had similar employment profiles to all of the other groups but their reported incomes suggest that the employed mothers were in less well-paying jobs and work less hours per week than all the others. They also had the least number of assets and the assets that they did have were rated of poorer quality.

From the single custodial females as a group it is useful to single out the 13 women who report less than $18,000 in gross household income per year. Although four of these women are receiving public assistance, only three claim it to be their primary source of income. Of the remainder, seven receive their income from employers, one is self-employed, and two obtain their income from other sources. Of the 13, six (46.2%) did rely on family for some financial support at some time.

Of the group as a whole, 80% of the single custodial females derived their primary income from an employer; 6% were self-employed. These women did not have to rely on transfer payments, child maintenance and spousal support, or public assistance as their major source of income. As a group, their level of pre-divorce education was similar to all others in this study but their incidence of post-divorce education was the highest of all the others. However, of those who did not seek further education significantly more single custodial females reported that they would have liked to but were not able. In other words, when able, they took the opportunity to improve their employment opportunities and presumably their income possibilities.

Despite the reduced choice in residence, the single custodial females were just as likely to be in homeownership situations (74%) as the rest of the sample and were just as likely to have mortgages, and therefore credit, available to them. At the time of interview, 40% of them had remained in the marital home.

With the stress associated with increased demands on time and family schedules, increasing child care costs, foregone education or employment opportunities, social support networks are extremely important for single custodial females. This group certainly had less time and money than all the rest of the sample and it appeared to take its toll on their physical and mental health to a slightly higher degree when quality of life satisfactions were measured. Nonetheless, the single custodial females were more satisfied with their friendships than others. When asked if they received financial support from family members, 44% indicated that they did. This was slightly higher than others (36.9%) in the sample. It would seem that many of these women were able to rely on friends and family for social and financial support.

Older research (Goode, 1956) has suggested that stress associated with divorce may be time-limited particularly for middle-income families. For middle class divorced persons, economic stress has been reported to be most acute during the first year, with improving conditions experienced during the second year. On the contrary, Weiss (1984) claims that single parent households headed by women do not increase in real income as time goes on and that they will face a reduced standard of living as long as the household is headed by a female single parent.

As stated earlier, much of the current literature now recognises that not all divorced families suffer irreparable damage as a result of the divorce per se and the strategies and methods of coping of the custodial parent can ameliorate otherwise difficult conditions. The economic conditions which accompany divorce for many single custodial females can have negative effects for a period of time or permanently, but Pett and Vaughan-Cole (1986) suggest that some parents can take advantage of the "growth producing" effects of divorce. Goode (1956) showed that despite lowered income, the divorced women in his study reported better control over how their money could be spent. This seems to be the case in this Manitoba study. The single custodial females created the greatest reduction in the number of debts after divorce and reduced their dollar value of debt by almost one half of all the other groups. Personal control and effacy was a common response given when the respondents were asked to comment on their divorce. Although the single custodial females in particular were most affected by the economic consequences of divorce, they often pointed out degree of control that they had gained. Tuzlak and Hillock state

> ... divorce and separation need not be a traumatic event and thus support {other} findings. Theoretical orientations that fail to take into account the economic characteristics that surround divorce often make assertions that confound the effects of sheer deprivation(which might be just as devastating for intact families) with psychological effects of the breakup. Such perspectives also directly or indirectly help preserve the status quo in which the intact family (no matter how flimsy) is revered while the ever growing numbers of single-parent homes are viewed with suspicion if not fear. In terms of predicting and explaining the effects of separation and divorce, new theories need to be developed in order to reflect the quickly changing social realities.
>
> A more positive approach will be to expand our understanding of single parent families by concentrating not only on those who face problems, but also on those who function well. Only through such a shift in our thinking will we gain a deeper understanding of a phenomenon which is her to stay and suggest strategies which will increase the proportion of those "who make

it" (pp.87-88).

3. Custody and Support

a. The Effect of Custody on the Custodial Parent

Custody decisions determine the primary responsibility for children's daily care and define parental rights and responsibilities. The decisions made with respect to custody are inextricably tied to other decisions concerning residence, visitation rights, financial arrangements, child and spousal support. Both the parents' and childrens' well-being are directly affected by the custody decision. In making that decision, the divorcing couple have the opportunity to make arrangements for the future which also may reorganize their lifestyles. The custodial parent, of course, is most directly affected and the positive benefits of retaining the children may be outweighed by the stress imposed by the burden of care and responsibility - financially and emotionally.

Custody decisions, whether agreed to by the parents our court awarded, most recently have been governed by the principle of "best interests of the child", as outlined in the Divorce Act, 1985. Buehler (1989), cites some of the criteria that parents use to make the custody decisions: financial well-being, each parent's sense of responsibility toward the child, moral character, the emotional quality of the child-parent relationship, continuity in the child's environment, adequate time available for parenting, and the importance of young children being with their mother (Lowery; Marshall & Gatz, as cited in Buehler, 1989). Buehler notes that the actual decision-making by parents operates on some other level that the criteria espoused. She questions why, if parents were, in fact, concerned with the financial well-being of the children, the majority of custody decisions are make in favour of the mother who is normally in a poorer financial position than the father. This is very salient question in this study.

The results of this study show that the mothers had all, or some portion, of the custodial responsibility in 91.8% of the cases at the time of the interview if you do not include the cases of sole custody to the father and joint - physical custody to the father are not included. The women in this study, single or remarried, generally were less well-off than the men, and in the cases of the single custodial females, had a considerably poorer post-divorce standard of living than the men. Obviously the "best interests of the child" were not the major consideration from a financial point of view.

Judge J. Bowman, in Brockie v. Brockie (1987), poignantly describes the situation that often confronts the custodial parent. Although the quote is of considerable length, it is cited here because it so much seems to reflect the circumstances experienced by many of the custodial parents in the study:

> It must be recognized that there are numerous financial consequences accruing to a custodial parent, arising from the care of a child, which are not reflected in the direct cost of support of that child. To be a custodial parent involves adoption of lifestyle which, in ensuring the welfare and development of the child, places many limitations and burdens on that parent. A single person can live in any part of the city, can frequently share accommodation with relatives or friends, can live in a highrise downtown or a house in the suburbs, can do shift work, can devote spare time

> as well as normal work days to the development of a career, can attend night school, and in general live as and where he or she finds convenient. A custodial parent, on the other hand, seldom finds friends or relatives who are anxious to share accommodation, must search long and carefully for accommodation suited to the needs of the young child, including play space, closeness to daycare, schools and recreational facilities, if finances do not permit ownership of a motor vehicle, then closeness to public transportation and shopping facilities is important. A custodial parent is seldom free to accept shift work, is restricted in any overtime work by the daycare arrangements available, and must be prepared to give priority to the needs of a sick child over the demands of an employer. After a full day's work, the custodial parent faces a full range of homemaking responsibilities including cooking, cleaning and laundry, as well as the demands of the child himself for the parent's attention. Few indeed are the custodial parents with strength and endurance to meet all of these demands and still find time for night courses, career improvements or even a modest social life. The financial consequences of all of these limitations and demands arising from the custody of the child are in addition to the direct costs of raising the child, and are, I believe, the factors to which the court is to give consideration under subs. (7)(b).

This is supported by other empirical evidence. For example, one study noted that the majority of the reasons that women give for employment interruptions relate directly to marriage, pregnancy or child care, or to relocation due to their husband's employment. Men very seldom give such reasons. As well, the "opportunity cost" of assuming primary responsibility for the home and children reduces lifetime earnings by nearly twice that expected from actual time out of the labour force (McDonald, Harrison, Funder, Weston and Tucker, 1986).

b. Child Support and the Cost of Raising a Child

Child support is intended to help provide for the children after divorce and is supposed to reflect spousal sharing of the direct financial costs of child care, including the costs of accommodation. If the observations presented in Judge Bowman's deliberations are to be considered, other attendant costs associated with being a custodial parent should be included.

Margaret Hughes and Diane Pask (1988) argue that family law ignores the interrelationship between the economic realities of custodial parent and child who share a common standard of living. They suggest that the economic resources comprising one half of the couple's pre-divorce property and support payments are likely to prove insufficient in providing an adequate standard of living for custodial parents and their children and fall short of achieving "the best interest of the child."

An adequate standard of living for children and the custodial parent is an ambiguous concept and, at best, is debatable. Theoretically the child in the custodial household is to receive the same standard of living as is accorded the non-custodial parent. There appear to be two different methods of arriving at the costs of child support in order to meet this theoretical standard; the cost-sharing method, and the resource sharing method. The cost-sharing method assumes that there are fixed costs to raising a child and, once determined, these costs can be shared by the parents. The resource sharing method is a proportional relationship between the child's costs relative to the ratio of the former spouses financial resources and is based on the belief that the child should not suffer a reduced standard of living. This system takes into account the differential incomes of the two former spouses. The _Paras_ v. _Paras_ formula, commonly used in Canada, bases maintenance of the child on the pre-divorce standard of living, but it is argued, again by Hughes and Pask (1988) that the goal behind the principle has not been attained. Although espousing the resource sharing method, the courts tend to apply the cost sharing formula.

A variety of sources, including Eekelaar (1984) and Eekelaar and MacLean (1986) in England, Weitzman (1985) in the United States, and the Australian Institute of Family Studies (McDonald, 1985) have chronicled many aspects of the economic consequences of divorce on families. The gap between the principle of maintaining the standard of living, and the reality of most divorces can be attributed to limited resources in the first instance, very low maintenance awards, also "unrealistic assessment of the costs of raising children, a failure to adequately clarify principles of child support, and the attempt to maintain an artificial distinction between spousal support and child support in cases where both formed one household" (Hughes & Pask, 1988, p. 33).

Of the individuals interviewed for this study, 5.6% of the men (n=3) receive support for children in their custody with a mean monthly per child amount of $162.50 and 81.2% of the women (n=65) receive support of $272.65 per child per month. As well, 30.7% of the women receive support of another kind such as educational, medical/dental or "other" support.

The mean and median child support awards in this study are below half of the average costs of raising a child outlined by the Manitoba Department of Agriculture. The costs outlined in the publication "The Cost of Raising a Child in 1989" were based on raising one child at a very basic level of goods and services and does not include any allowance for lessons, participation in sports or other extra curricular activities which are often the norm for today's children. It also ignores opportunity costs, inflation, or any of the "hidden costs" referred to by Judge Bowman. There is no evidence to suggest that the awards were based on the cost sharing method of even one-half of basic costs of raising a child in Manitoba irrespective of previous standard of living. Additionally, there is no evidence of a resource sharing system based on the former spouses' financial resources taking into consideration the differential earning capacity of the custodial spouse.

In summary, the child support awards are low and it is unlikely that they are reflective of an obligation on the part of the non-custodial parent to contribute to the "best interest of the child," nor do they take into consideration the non-financial assistance provided by the custodial spouse in attempting to contribute to an adequate standard of living commensurate with a former lifestyle.

A number of questions regarding child support awards and the lifestyle circumstances of the former spouses were examined to determine if payments take into consideration certain standard of living variables. In answer to the question "does remarriage affect the amount of child maintenance paid or received?," there was no relationship between current marital status and level of child support. In assessing the relationship between the income of the payor and the amount of child support there was some indication that non-custodial males with greater income pay higher monthly child support, but the maintenance per child cost was not significant. Similarly, when maintenance was expressed as a proportion of the payor's income, the percentage paid as maintenance did not decrease significantly as the father's income increased. Changes in amount of child support did occur over time, however; both up and down. The monthly support payment paid or received at the time of the interview was compared to the amount recorded on the court documents. In 64.2% of the cases the payments were identical; 35.8% of the cases changed over time. The reasons for changes can only be speculated. It is known that 5 custodial women never received the support ordered and that there have been a number of changes in custody arrangements since the time of the divorce. There may have been cost of living clauses which were not noted, and post-divorce legal action may also have changed the size of the payment.

c. Spousal Support and "Need"

Research suggests (Hughes & Pask, 1988) that spousal awards suffer a similar fate to that of child support awards; they are too low, too few, and time-limited. An recent issue of "The Lawyers Weekly" (Sept.1, 1989) states that the emphasis on self-sufficiency in the 1985 Divorce Act is causing hardships for Canadian women and children and that they are having to bear the brunt of "the inevitable post-divorce decline." (p. 16). The new Divorce Act provides that a spouse must prove "need" and must also prove that the need was "causally connected" to the marriage. Many of a woman's contributions to a marriage which affect her ability to be self-sufficient are not recognized in this "causal connection"; the real effect of employment interruptions, pregnancy and child care, and other opportunity costs are not always calculated to be economic disadvantage as the result of marriage.

In this study, 16.3% (n=13) women receive or did receive spousal support and all were time-limited awards. To address the question of whether those women who receive or have received spousal support are in greater "need" than the rest of the women in the study, comparisons were done on numerous variables. Because the income information obtained throughout the study used household income it is not possible to draw relationships between the income of the payor or the recipient and the amount of spousal support that is paid or received. A note of caution should be exercised: the number of women who receive support is so small that only trends can be noted, not conclusive statements.

There was no significant relationship between a number of variables and women who were awarded support: length of marriage, age, current marital status, homeownership, custody, income source of spouse, post-divorce education, current household income, pre-divorce income and number of dependent children. There was, however, a significant relationship between those women who received support and those living in the marital home. Of the supported women, 76.9% either kept the marital home or were given occupancy of it. In addition, there was a significant difference in employment patterns. The women who received spousal support were less likely to be working full-time and therefore less of them reported an employer as their major source of income. Although there was no difference between the education of the women who received support and those who do not, the spouses of those who received awards are more educated than the spouses of those who did not. Although not significantly different, more of the women who received awards said lawyers were the primary method used for their divorce settlement. There is no evidence to suggest why lawyers were used more frequently by the supported women, however these women were also more likely to say that their spouse had the most say in the settlement process and that their spouse was the petitioner. All of the women who received spousal support were custodial parents.

Despite examining the differences between the women who were awarded spousal support and those who were not, it is not possible to adequately measure whether the supported women were in more "need." We have no information on the opportunity costs of these women nor other personal characteristics which may distinguish them from the other women in our study. We can only assume that their circumstances were sufficiently different than the other womens' such that they were awarded spousal support for a period of time.

4. Housing and Neighbourhood

Housing tenure has been attributed in much of the literature to various life satisfactions. Homeownership is generally associated with security of tenure, family stability, good citizenship, and a host of other positive attributes (Card, 1980). In Winnipeg, homeownership and the single family home have lost none of this appeal. The individuals in this study

(74.4%) have predominantly opted for homeownership to an even greater extent than the Winnipeg and Manitoba averages. Only 24.1% of the sample rent, either by choice or for economic or other reasons. The ownership of a marital home as a condition for inclusion in this study obviously may predispose this group of divorced individuals to homeownership, however at the time of their divorce, each of these individuals had to make a choice of remaining in the marital home or moving to another residence and location. Whatever the reasons for the choices made, the majority chose homeownership.

a. Affordability

In part due to the nature of the Winnipeg residential market, and in part due to the level of incomes reported by the respondents in this study, a large percentage of the individuals found their housing to be affordable. On the question concerning satisfaction with affordability, 24.8% of the sample reported to be "somewhat satisfied" and 38.8% reported to being "very satisfied." Only 11.4% were "very dissatisfied" to "somewhat dissatisfied" with the females being somewhat more dissatisfied. This, of course, ties in with the lower income levels of women in the study.

Using the 30% guideline for housing costs not including utilities, 90.5% of the homeowners and 80.0% of the renters pay up to, and less than 30% of their reported income for their housing. On the other hand, 20.1% of the women and 9.4% of the men pay in excess of 30% of their monthly income on housing without utilities.

b. Accessibility/Availability

To determine if the individuals in this study considered that housing was accessible and available to them after divorce, questions were asked regarding perceptions of choice and the levels of satisfactions that they currently experienced. Keeping in mind that 35 individuals, or 26.1% of the sample, remained in the marital home at the time of the interview, the responses concerning choice and satisfactions necessarily involve both the marital homes and new residences for those who have moved. Almost 60% of the sample stated that they had "a lot" of choice in selecting their neighbourhood and residence. An additional 20.1% indicated that they had "some" choice. Again, it was the women (26.3%) who indicated "very little" choice whereas only 11.1% of the men had little choice. The lack of choice of the women may not only be tied into their lower income levels, but also to the fact that they primarily have children in their custody for all, or some portion of the time. While custody affected choice of residence and neighbourhood for male and female custodial parents, it had a larger affect upon the women; 43.8% reported that custody affected their choice.

The entire sample, however, were generally satisfied with their present residence and neighbourhood, as well as their location, their neighbourhood as a place to live, their residence itself, and the availability of transportation. There were no significant differences between the men and the women in the sample. This level of satisfaction reflected in the high percentage of individuals that said they would choose their home again (63.4%) and their neighbourhood again (79.9%). Females were more likely than males to choose their home again, whereas the males were more likely to choose their neighbourhood.

c. The Importance of the Marital Home

Many questions arise from this study concerning the marital home, not the least of which asks; how much of a role did the ownership of a marital home before divorce influence the future standard of living of the divorced individuals in this study? It is not possible to give a definitive answer to this question alone. It is possible, however, to look at those individuals who have remained in the marital home and compare them to those who have moved to explore the differences in some aspects of their lives.

There were a total of 35 individuals in the marital home at the time of the interviews: 10 males and 25 females. In terms of economic status, the marital homeowners report a gross annual household income of $31,257, less than that of the non-marital homeowners ($48,437) but higher than the renters ($29,987). On the other hand, the marital homeowners significantly pay the largest percentage of the income on housing: 24.5%, compared to 18.4% paid by the non-marital homeowners, and 21.1% paid by the renters. Coupled with lower income and higher housing costs, the question could be asked if there are some difficulties in maintaining the marital home for those who chose to remain.

As is noted in the single custodial females profile, it is largely this group who are the marital homeowners. Perhaps this suggests that the single custodial females are attempting to keep the marital home environment intact at the expense of other considerations. When the marital homeowners are examined as a group the effect from the single custodial females still prevails. They have consistently fewer assets than the non-marital homeowners and have less debt.

To address the hypothesis that low income may prevent some custodial women from being able to remain in the marital home if it is awarded to them, an examination was done on some of the standard of living variables of the six women in the sample who were awarded the marital home but were no longer living there at the time of the interview. All of them have gross annual household incomes of over $30,000, all are employed full-time and three have remarried. It would seem, compared to the other women living in the marital home, that economic factors were not the only reason that they chose not to remain.

Custody appears to be a large factor in determining if the custodial home is kept. Of the 35 individuals who remained in the home, all but four were custodial parents, and one of these was a single shared-time female. This strongly suggests that if the house is lived in rather than being sold as a result of the divorce, it is the custodial parent and family that is living there.

A comparison of the housing and neighbourhood satisfaction scores and the quality of life satisfaction scores shows that the marital homeowners are significantly more satisfied with their housing and neighbourhoods than non-marital homeowners and renters but have slightly lower life satisfactions scores than the non-marital homeowners; slightly higher than the renters.

Again, the marital homeowners are largely the single custodial females and their satisfactions with their housing and neighbourhood may reinforce their choice to remain in the marital home.

There were 99 persons not in the marital home at the time of the interview. They were asked how satisfied they were with their current housing compared to their marital home. Their answers were quite divided: 40.9% of the males and 29.0% of the females were "very" to "somewhat" dissatisfied. In contrast, 36.4% of the males and 50.9% of the females were "somewhat" to "very" satisfied.

In general the persons interviewed in this study are relatively satisfied with their housing situations. Housing related costs appear to be the major source of dissatisfaction for those of already limited means, especially the single custodial females. Choice of housing and neighbourhoods is not a problem for many of the respondents despite the added burden of accommodating custodial children. The option of remaining in the marital home seems to satisfy those who have the choice to remain there and, again in the cases of the single custodial females, the choice seems to be worth it.

CHAPTER 6

Conclusions and Policy Recommendations

This study has examined, in some detail, the lives of 134 individuals after divorce. Without exception, the respondents indicated that they wished to participate in the study because they felt that research of this nature would assist others going through the divorce process and would contribute to changes in the divorce system. Many expressed the opinion that the process should be made simpler, less complicated. The overwhelming response was the need for information to assist with decision-making, particularly with respect to financial matters which are now impinging on their current lives.

1. Limitation of the Study

In retrospect, there are aspects of this study which limit the applicability of the results to the specific group represented in this report. The first of the limitations have to do with the volunteer nature of the study in so far as the respondents were self-selecting. The individuals who agreed to participate are derived from the larger pool of persons who divorced from 1986 to 1989, however it is acknowledged that these persons were the ones who could be contacted through conventional means. We know nothing about those individuals who left the city or province, changed their names, or have unlisted telephone numbers. We know as well, from initial contacts with other individuals who chose not to participate, that the study group represents persons who are positively inclined to research of this type and who were willing to share personal information with use. There were many who were not.

The second limitation is associated with the recall of the volunteer subjects. Many of the respondents were vague about dates and the various legal technicalities of their divorce. Financial data is particularly vulnerable to recall selectiveness.

The instrument used for the interviews was pre-tested and revised many times. Nonetheless, there are changes in wording of some of the questions for clarity which have been suggested by the interviewers. The terminology associated with the legal process, especially with respect to custody, proved a problem for many of the respondents and there appears to be a difference between the legal arrangements noted in the court records and the perceptions of the respondents. Changes in wording and very specific breakdowns on the financial questions are needed. A breakdown of individual and household incomes would have been helpful but may not have been feasible. Very specific information on spousal and child support awards should have been collected separately from the other financial data.

2. Recommendations for Future Study

This study has barely scratched the surface of the need for information on the consequences of divorce for families. There are many areas which have been uncovered that would benefit from future study. One area that was not covered was specific analysis of the data from the couples who agreed to participate in the study. They were treated here as individuals in terms of the data collection and analysis. Particular study of these individuals as couples would be illuminating.

Of immeasurable benefit would be a longitudinal survey of the individuals in this study to see the long-term consequences of divorce on the parents and their children. The respondents had varying lengths of time from their separation and divorce date to the time that they were interviewed. The effect of this intervening time has not been analyzed in this study, however, future investigations at various time intervals would give a better understanding on the continuing impacts of divorce on these people. Of particular interest would be the long term ability of single custodial parents to maintain sole ownership of a home.

It has been noted that the nature of the Winnipeg housing market in particular, and the whole economic and social milieu that is characteristic of the City, profoundly affects the consequences of divorce for individuals in this study. A recommendation for future study would be the replication of this work in one or more locations with very different socio-economic conditions.

Of particular importance to research into the economic consequences of divorce is the material that is being gleaned from data of the female single parent population. As has been found in this study, the single custodial females and their families are the group that most feel the negative economic consequences of divorce. This group should be studied in detail such that their needs can be better understood and methods can be found to reduce the impact that divorce has for them and their children.

3. Policy Recommendations

It is often some time after the formal termination of a marriage that the full financial ramifications of divorce decisions are realized. For most couples the process of divorce is carried out in an emotionally charged atmosphere that seems to preclude clear thinking. The results of decisions taken affect both parties but especially have long-term consequences for custodial parents and their children. The negative effects of divorce and separation are often a function of economic difficulties experienced as a result of divorce and not the effects of divorce per se (Colletta, 1979; Coletta, 1983). Policies which advocate financial counselling as a part of the divorce process should be supported to ensure that the economic realities of divorce are recognized and planned for as a part of the settlement procedures.

Increasing research into the economic consequences of divorce makes clear that there is an urgent need for policies aimed at equalizing the economic results of divorce and minimizing the stress that economic uncertainty places on custodial families. Critical to relieving economic disparity for children and their custodians is a change in the way post-divorce equity is calculated. Net income should not be the sole basis for calculation of "adequate standard of living." The true direct and indirect costs of supporting children and the relative poverty of women have to be addressed before other formulae are applied.

A large percentage of single parent households rely on earnings for their major portion of income. Many of those households which are headed by women are blocked from earning increases or improvements in employment opportunities due to a variety of factors including the burden of child care responsibilities. Income security is critical for the single parent just as it is for the non-custodial parent trying to make support payments. Training, retraining, financial and job counselling and job placement are crucial elements necessary for anyone trying to take advantage of job opportunities. For the single parent, the ability to take up such opportunities depends heavily on the availability of adequate daycare and after-school programs, encouraging employment conditions, a secure and stable home environment, good transportation and financially feasible rewards.

The needs of children and the custodial parent have to take precedence when a divorce occurs involving dependent children. English studies (Eekelaar, 1984; Eekelaar & McLean, 1986) suggest the "children-first principle" which would ensure that the welfare of children and their custodians were guaranteed. The distribution of available economic resources, both capital and income, would be based on the best interests of the children, not on the past contributions of the former spouses. Custody and economic relief would go hand-in-hand.

There seems to be ignorance on the part of divorcing individuals, as well as lawyers and judges, of the true costs of raising children. Child and spousal support orders are often unrealistically low initially and few take into consideration the effects of inflation and increased costs of raising older children, especially education costs. Policies are needed to ensure that support is established on sound economic information on the costs associated with child-rearing and provide for periodic updating to reflect changing needs of custodial parents and their children.

Legislative amendments should be made to ensure that a stable home environment should be a first priority in the division of matrimonial property. If economic conditions prevent the marital home from being awarded to the custodial parent, then the asset value of it should be used to support the custodial parent with children such that housing costs can be kept within the 30% of income guidelines.

There must be a refocusing of court practices to view children as an equally-shared responsibility, immutable from future desires of divorced parents. Educational efforts aimed at lawyers, judges, and the general public are necessary to remove the focus from the adversarial preoccupations of the adults to ensure the future well-being of children and their custodians, as a household and economic unit.

Divorce affects one in three marriages at present and there is every reason to believe that this statistic will not decrease. Nonetheless, alternate family forms to that of the intact nuclear family continue to be considered "odd" or deviations to the norm. The socialization process of children must change to reflect the realities of divorce today and to prepare individuals for the possibility of marriage breakdown. The potential negative effects of divorce and separation can be ameliorated by policies which ensure an adequate standard of living for families of divorce.

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APPENDIX 1

June 15, 1989

Dear :

We are conducting a study of persons who have divorced in Manitoba during the last few years. We obtained your name and address from the divorce files in the Court of Queen's Bench. These files are open to the public.

Our study is interested in formerly married couples who currently have one or more dependent children and who owned a home prior to their divorce. We wish to learn about the economic consequences of your divorce on your standard of living. We are hopeful that the results of this study will assist courts in their decisions regarding disposition of the marital home, the division of property, and the right to and amount of spousal and child support. It will also be of importance to the provincial and federal governments in policy decisions and legislation in the family law and housing areas.

Our researcher will attempt to contact you at your home telephone number one evening the week of May 29, 1989. You will be asked if you are willing to participate in the study, and if so, an appointment will be arranged at your convenience for an interview in your home. If your telephone number has changed, or if you now have an unlisted number, please contact us at 474-8054 with your new number.

Our study will ensure the confidentiality of the participants. Your name and personal references will not appear anywhere. The information which we gather is strictly for research purposes. If you so desire, we would be pleased to provide you with a copy of the results.

It is only through projects of this nature that we may gain an understanding of the economics of divorce and the housing needs of divorced individuals and families. If you have any questions before we contact you please call either:

Prof. D. Stewart Mallin	Prof. Freda M. Steel
Faculty of Human Ecology	Faculty of Law
474-8054	474-6154

Sincerely,

D. Stewart Mallin
Associate Professor

DSM/sf

APPENDIX 2

BEFORE WE START ID# ________

we want you to think about:
1. the time shortly before and up to your divorce
including the time you made your agreement
and, insome sections of the questionnaire,
2. the time right now

This first section deals with:

SETTLEMENT DECISIONS
SECTION 1

100 Overall, would you say that your were satisfied with your divorce settlement?

	CIRCLE	n	%
1 YES	1	100	75.2
2 NO	2	33	24.8
		133	100.0

(1 case not settled)

101 What was the primary method you and your former spouse used to come to your divorce settlement decisions?

	CIRCLE	n	%
1 WE AGREED BETWEEN OURSELVES	1	79	59.0
2 LAWYER(S) NEGOTIATED	2	48	35.8
3 COURT MADE THE DECISIONS	3	3	2.2
4 WE USED A COURT APPOINTED MEDIATOR	4	3	2.2
5 WE USED A PRIVATE MEDIATOR	5	1	.7
		134	100.0

102 Other than filing the divorce papers, was a lawyer used for advice or negotiations by:

	CIRCLE	n	%
1 YOU	1	13	9.7
2 YOUR FORMER SPOUSE	2	11	8.2
3 BOTH OF YOU	3	88	65.7
4 NEITHER PARTY	4	22	16.4
		134	100.0

103 If you were to describe the amount of say you and your former spouse had in the settlement process, do you believe?

	CIRCLE	n	%
1 YOU HAD THE MOST SAY	1	23	17.2
2 YOUR SPOUSE HAD THE MOST SAY	2	39	29.1
3 YOUR SAY WAS EQUAL	3	72	53.7
		134	100.0

104 Which one of the following people was the most important source of advice in helping you make divorce decisions?

	CIRCLE	n	%
1 CHILD(REN)	1	3	2.2
2 PARENT(S)	2	5	3.7
3 DIVORCED FRIEND(S)	3	11	8.2
4 NON-DIVORCED FRIEND(S)	4	10	7.5
5 OTHER RELATIVE(S)	5	2	1.5
6 COUNSELLOR/MINISTRY	6	7	5.2
7 LAWYER(S)	7	50	37.3
8 MEDIATOR	8	6	4.5
9. NO ONE	9	40	29.9
		134	100.0

105 Did you try a period of separation from your spouse before one of you left permanently?

	CIRCLE	n	%
1 YES	1	41	30.6
2 NO	2	93	69.4
		134	100.0

106 About how long were you seriously thinking about divorcing your spouse before one of you filed? IN MONTHS

number ________

mean - 21.2 m
median - 12 m
mode - 0
Range - 0 - 168 mos.

107 How long were you separated before the final date of your divorce decree/judgment? IN MONTHS

number ________

mean - 32.9
median - 24.0
Range - 8 - 108 mos.

108 How long is it, right now, since the date of your divorce decree/judgment? IN MONTHS

number ________

mean - 22.5
median - 22
mode - 24
Range - 2 - 76 mos.

109 Who's decision was it to separate / and divorce?

interviewer, please circle

n	%	(To separate)		(To divorce)	n	%
60	45.1	1 YOURS	110	1 YOURS	66	49.3
49	36.8	2 YOUR SPOUSE'S		2 YOUR SPOUSE'S	40	29.9
24	18.0	3 BOTH OF YOURS		3 BOTH OF YOURS	28	20.9
133	100.0				134	100.0

(1 missing value)

111 Who filed for divorce?

	CIRCLE	n	%
1 YOU	1	74	55.2
2 YOUR SPOUSE	2	60	44.8
		134	100.0

112 What was the single most important reason for your marriage breakup?

	CIRCLE	n	%
1 INFIDELITY	1	17	12.8
2 NO LONGER LOVED EACH OTHER	2	6	4.5
3 BASIC UNHAPPINESS/INCOMPATIBILITY	3	45	33.8
4 EMOTIONAL PROBLEMS/MENTAL ILLNESS	4	9	6.8
5 FINANCIAL PROBLEMS	5	3	2.3
6 PHYSICAL ABUSE	6	1	.8
7 ALCOHOL	7	8	6.0
8 SEXUAL PROBLEMS	8	1	.8
9 INLAWS	9	0	0.0
10 CHILDREN	10	2	1.5
11 COMMUNICATION PROBLEMS	11	20	15.0
12 MARRIED TOO YOUNG	12	5	3.8
13 JOB CONFLICTS	13	3	2.3
14 RELIGIOUS DIFFERENCES	14	1	.8
15 DRUG ABUSE	15	0	0.0
17 ILLNESS OF FAMILY MEMBER(S)	17	0	0.0
18 OTHER	18	12	9.0
		133	100.0

(1 missing value)

113 Would you say that financial problems contributed to your divorce?

	CIRCLE	n	%
1 NOT AT ALL	1	92	68.7
2 SOMEWHAT	2	21	15.7
3 EQUAL WITH OTHER PROBLEMS	3	9	6.7
4 QUITE A LOT	4	12	9.0
		134	100.0

114 What was the single most important barrier that concerned you about carrying out the decision to break up your marriage?

	CIRCLE	n	%
1 NO FINANCIAL SUPPORT	1	15	11.3
2 CHILDREN	2	73	54.9
3 PERSONAL RELIGIOUS BELIEFS	3	2	1.5
4 DIFFICULTY OF DIVORCE LAWS	4	0	0.0
5 PARENTS	5	1	.8
6 FRIENDS	6	0	0.0
7 NEGATIVE COUNSEL FROM RELIGIOUS LEADERS	7	1	.8
8 FEAR OF UNKNOWN	8	18	13.5
9 SPOUSE DIDN'T WANT DIVORCE	9	0	0.0
10 NEIGHBOURS	10	0	0.0
11 OTHER	11	23	17.3
		133	100.0

(1 missing value)

115 What was the final motivating factor that influenced your decision to go ahead with the divorce?

	CIRCLE	n	%
1 PERSONAL UNHAPPINESS	1	29	22.0
2 OWN DESIRE TO GET OUT OF A BAD SITUATION	2	30	22.7
3 OPPORTUNITIES FOR ALTERNATIVE FINANCIAL SUPPORT	3	4	3.0
4 BECAME INVOLVED WITH SOMEONE ELSE	4	14	10.6
5 EASE OF DIVORCE LAWS	5	3	2.3
6 CHILDREN'S DESIRES	6	2	1.5
7 PARENTS' DESIRES	7	0	0.0
8 SPOUSE MADE THE DECISION	8	28	21.2
9 NEVER LOVED EACH OTHER	9	0	0.0
10 APPROVAL OF RELIGIOUS LEADER	10	0	0.0
11 CHILDREN GREW UP AND LEFT HOME	11	0	0.0
12 DIVORCED FRIENDS	12	0	0.0
13 DESERTION	13	0	0.0
14 NON-DIVORCED FRIENDS	14	0	0.0
15 OTHER	15	22	16.7
		132	100.0

(2 missing values)

116 Was the custody of your child(ren) legally contested by you or your spouse?

	CIRCLE	n	%
1 YES	1	13	9.7
2 NO	2	121	90.3
		134	100.0

interviewer, please circle

117

(If yes)	n	%
1 BY WIFE	4	30.8
2 BY HUSBAND	9	69.2
	13	100.0

(If no)	n	%
1 BY AGREEMENT	104	86.0
2 WAS AN ISSUE BUT RESOLVED AFTER CONFLICT	17	14.0
	121	100.0

119 Who received custody of the child(ren)?

	CIRCLE	n	%
1 SOLE TO HUSBAND	1	7	5.2
2 SOLE TO WIFE	2	51	38.1
3 JOINT LEGAL CUSTODY, PHYSICAL TO HUSBAND	3	4	3.0
4 JOINT LEGAL CUSTODY, PHYSICAL TO WIFE	4	50	37.3
5 JOINT LEGAL AND PHYSICAL CUSTODY DIVIDED BY TIME	5	12	9.0
6 SIBLINGS SPLIT BETWEEN PARENTS	6	10	7.5
		134	100.0

120 Was the possession of your marital home a dispute in your divorce agreement?

	CIRCLE	n	%
1 YES	1	21	15.7
2 SOMEWHAT	2	20	14.9
3 NOT AT ALL	3	93	69.4
		134	100.0

Interviewer, please circle reason

121

n	%	
8	20.0	1 YOU WANTED TO KEEP IT
7	17.5	2 YOUR SPOUSE WANTED IT
6	15.0	3 YOU BOTH WANTED IT
19	47.5	4 ONE OF YOU INSISTED IT BE SOLD
40	100.0	

(1 missing value)

122

	n	%
1 NEITHER ONE WANTED IT	5	5.4
2 IT WAS DECIDED THAT ONE OF YOU SHOULD HAVE IT	44	47.3
3 ONE OF YOU WOULD KEEP IT UNTIL THE CHILD(REN) TURNED 18	5	5.4
4 IT WAS SOLD FOR ECONOMIC REASONS	33	35.5
5 TEMPORARY OCCUPANCY	6	6.5
	93	100.0

123 What happened to your marital home?

	CIRCLE	n	%
1 YOU KEPT IT	1	39	29.1
2 YOUR SPOUSE KEPT IT	2	28	20.9
3 IT WAS SOLD	3	59	44.0
4 OTHER	4	8	6.0
		134	100.0

124 Did you receive/give up your marital home for another asset?

	CIRCLE	n	%
1 YES	1	22	16.4
2 NO	2	112	83.6
		134	100.0

125 How helpful would you say you found the following people in the divorce profession?

For each person that you had something to do with, if you would say they were very unhelpful you would circle 1, if they were very helpful, you would circle 5.

		Very Unhelpful			Very Helpful		Not Applicable
126	YOUR LAWYER	1 (9)	2 (12)	3 (25)	4 (20)	5 (55)	0 (13)
127	YOUR SPOUSE'S LAWYER	1 (53)	2 (13)	3 (25)	4 (4)	5 (5)	0 (34)
128	THE JUDGE	1 (10)	2 (5)	3 (10)	4 (5)	5 (15)	0 (89)
129	MEDIATOR(S)	1 (3)	2 (2)	3 (3)	4 (6)	5 (8)	0 (112)
130	COUNSELLING PEOPLE	1 (11)	2 (4)	3 (6)	4 (8)	5 (18)	0 (87)

131 What was the cost of your legal fees up to your final divorce decree? number

____

132 Who paid your legal fees?

	CIRCLE	n	%
1 YOU	1	92	70.8
2 YOUR SPOUSE	2	8	6.2
3 SPLIT BETWEEN BOTH	3	13	10.0
4 OTHER	4	17	13.1
		130	100.1

(2 missing not yet paid)

133 How were your legal fees paid?

	CIRCLE	n	%
1 LUMP SUM OUT OF SETTLEMENT	1	37	29.4
2 SEVERAL PAYMENTS	2	34	27.0
3 MONTHLY	3	10	7.9
4 OTHER	4	45	35.7
		126	100.0

(8 missing values)

134 Have you had any occasion to use lawyers/legal action concerning your divorce agreement since your divorce became final?

	CIRCLE	n	%
1 YES	1	38	28.4
2 NO	2	96	71.6

135 Are there any comments you would like to make about the divorce process which have not been covered in this section?

content analysis not yet completed

HOUSING AND NEIGHBOURHOOD
SECTION 2

200 Do you own or rent the home in which you now live?

	CIRCLE	n	%
1 OWN HOME OR UNIT	1	95	71.4
2 OWN CONDO UNIT	2	4	3.0
3 SHARE/RENT CO-OP	3	2	1.5
4 RENT HOME/UNIT	4	32	24.1
		133	100.0

(1 missing value)

interviewer, please circle

201 (If you own) How much is your monthly P.I.T. without utilities?

202 (If you rent) How much is your monthly rent without utilities?

n	%	201	202	n	%
3	3.0	1 LESS THAN $100	1 LESS THAN $100	0	0.0
5	5.1	2 $100 TO $199	2 $100 TO $199	2	5.9
9	9.1	3 $200 TO $299	3 $200 TO $299	2	5.9
10	10.1	4 $300 TO $399	4 $300 TO $399	5	14.7
12	12.1	5 $400 TO $499	5 $400 TO $499	12	35.3
15	15.2	6 $500 TO $599	6 $500 TO $599	9	26.5
17	17.2	7 $600 TO $699	7 $600 TO $699	2	5.9
11	11.1	8 $700 TO $799	8 $700 TO $799	2	5.9
11	11.1	9 $800 TO $1000	9 $800 TO $1000	0	0.0
6	6.1	10 OVER $1000	10 OVER $1000	0	0.0
99	100.0			34	100.0

interviewer, check if utilities are included

203 How much do you pay monthly for utilities?

	CIRCLE	n	%
1 UNDER $100	1	29	21.8
2 $100 TO $199	2	74	55.6
3 $200 TO $299	3	25	18.8
4 $300 TO $399	4	4	3.0
5 $400 TO $499	5	0	0.0
6 $500 OR OVER	6	1	.8
		133	100.0

204 How much do you pay for any other fees? ie. common fees? number ________

only 3 people pay $72
$105
$260 - mean $145.67

205 How long have you lived in this residence? IN MONTHS number ________

mean 51.5 months
median 36.0 months
Range 1 to 204 months

206 Is this the same residence that you lived in before you were divorced?

	CIRCLE	n	%
1 YES	1	35	26.1
2 NO	2	99	73.9
		134	100.0

interviewer, please circle

207 (If this is the same home, what type is it?)

n	%	
28	80.0	1 SINGLE HOUSE
4	11.4	2 DUPLEX
0	0.0	3 TRIPLEX
3	8.6	4 ROW OR TOWNHOUSE
35	100.0	5 3 STOREY OR LESS APT.
		6 4 TO 8 STOREY APT.
		7 HIGH-RISE APT.
		8 MOBILE HOME

208 (If this is not the same home what type is it?)

	n	%
1 SINGLE HOUSE	53	53.5
2 DUPLEX	13	13.1
3 TRIPLEX	0	8.1
4 ROW OR TOWNHOUSE	8	8.1
5 3 STOREY OR LESS APT.	18	18.2
6 4 TO 8 STOREY APT.	3	3.0
7 HIGH-RISE APT.	3	3.0
8 MOBILE HOME	1	1.0
	99	100.0

209 How many times did you move since your legal separation? number ________

mean 1.7
median 1
mode 1
Range 0-10

210 Did custody arrangements affect the choice of this residence?

	n	%
1 YES	56	41.8
2 NO	78	58.2

211 The following questions ask how satisfied you are with your present residence and neighbourhood. First of all, are you generally satisfied?

	CIRCLE	n	%
1 YES	1	121	90.3
2 NO	2	13	9.7
		134	100.0

For each item, if you are very dissatisfied you would circle 1. If you are very satisfied you would circle 5. If you are neither very dissatisfied nor very satisfied you would put yourself somewhere from 2 to 4.

		Very Dissatisfied			Very Satisfied	
		1	2	3	4	5
212	All things considered, how satisfied are you with this neighbourhood as a place to live?	n (2) %1.5	(5) 3.7	(22) 16.4	(34) 25.4	(71) 53.0 134/100%
		1	2	3	4	5
213	How satisfied are you with the location of your home?	n (2) %1.5	(9) 6.7	(23) 17.2	(37) 27.6	(63) 47.0 134/100%
		1	2	3	4	5
214	How satisfied are you with the affordability of your home?	n (7) %5.2	(11) 8.2	(26) 19.4	(38) 28.4	(52) 38.8 134/100%
		1	2	3	4	5
215	How satisfied are you with your residence itself?	n (4) %3.0	(9) 6.7	(36) 26.9	(42) 31.3	(43) 32.1 134/100%
		1	2	3	4	5
216	Compared to your marital home, how satisfied are you?	n(18) %18.2	(16) 16.2	(21) 21.2	(21) 21.2	(23) 23.2 99/100%

		1	2	3	4	5
217	How satisfied are you with the things that you have in your home-appliances, furniture, and the like	n (6)	(10)	(31)	(44)	(43)
		%4.5	7.5	23.1	32.8	32.1
						134/100%

218 How much choice did you have in selecting your present home and neighbourhood?

	CIRCLE	n	%
1 VERY LITTLE CHOICE	1	27	20.1
2 SOME CHOICE	2	27	20.1
3 A LOT OF CHOICE	3	80	59.7
		134	100.0

(interviewer, please circle)

219 (home)

n	%	
85	63.4	1 YOU WOULD CHOOSE THIS HOME AGAIN
49	36.6	2 YOU WOULD CHOOSE ANOTHER ONE
134	100.0	

220 (neighbourhood)

	n	%
1 YOU WOULD CHOOSE THIS NEIGHBOUR-AGAIN	107	79.9
2 YOU WOULD CHOOSE ANOTHER ONE	27	20.1
	134	100.0

221 Do you rely heavily on public transportation?

	CIRCLE	n	%
1 YES	1	25	18.7
2 NO	2	109	81.3
		134	100.0

222 Is the kind of transportation in your neighbourhood satisfactory for your needs?

	CIRCLE	n	%
1 YES	1	124	92.5
2 NO	2	10	7.5
		134	100.0

223 Do you receive any kind of public assistance in order to pay for your present residence?

	CIRCLE	n	%
1 YES	1	6	4.5
2 NO	2	128	95.5
		134	100.0

224 Is ther anything about your housing or neighbourhood that you would like to add? ________________

____

____

content analyses not yet completed

FINANCIAL STANDING
SECTION 3

301 In general, how would you describe your financial situation right now?

	CIRCLE	n	%
1 POOR	1	26	19.4
2 ALRIGHT	2	73	54.5
3 GOOD	3	35	26.1
		134	100.0

302 How does you present financial situation compare with your financial situation when you were married to your former spouse?

	CIRCLE	n	%
1 BETTER	1	44	33.1
2 SAME	2	20	15.0
3 WORSE	3	69	51.9
		133	100.0

(1 missing response)

303 How do you feel your financial situation will be one year from now?

	CIRCLE	n	%
1 BETTER	1	81	60.9
2 SAME	2	43	32.3
3 WORSE	3	9	6.8
		133	100.0

304 Has there been a change in your annual household income since your divorce?

	CIRCLE	n	%
1 YES	1	118	88.1
2 NO	2	16	11.9
		134	100.0

305 As best you can estimate, which category best describes your total gross annual household income:

%	n	(before divorce)	306 (Now, after divorce)	n	%
0	0.0	1 LESS THAN $1,000	1 LESS THAN $1,000	0	0.0
0	0.0	2 $1,000 TO $5,9999	2 $1,000 TO $5,999	0	0.0
1	.8	3 $6,000 TO $11,999	3 $6,000 TO $11,999	6	4.5
2	1.6	4 $12,000 TO $14,999	4 $12,000 TO $14,999	6	4.5
2	1.6	5 $15,000 TO $17,999	5 $15,000 TO $17,999	7	5.2
13	10.3	6 $18,000 TO $23,999	6 $18,000 TO $23,999	13	9.7
12	9.5	7 $24,000 TO $29,999	7 $24,000 TO $29,999	24	17.9
18	14.3	8 $30,000 TO $35,999	8 $30,000 TO $35,999	18	13.4
9	7.1	9 $36,000 TO $39,999	9 $36,000 TO $39,000	11	8.2
25	19.8	10 $40,000 TO $49,999	10 $40,000 TO $49,999	15	11.2
16	12.7	11 $50,000 TO $59,999	11 $50,000 TO $59,999	11	8.2

10	7.9	12 $60,000 TO $69,999	12 $60,000 TO $69,999	11	8.2
4	3.2	13 $70,000 TO $79,999	13 $70,000 TO $79,999	3	2.2
6	4.8	14 $80,000 TO $89,999	14 $80,000 TO $89,999	3	2.2
8	6.3	15 $90,000 OR MORE	15 $90,000 OR MORE	6	4.5
126	100.0	(8 missing values)		134	100.0

307 In looking at the assets that you had before your divorce compared to the assets that you have now, how would you describe yourself now?

	CIRCLE	n	%
1 BETTER OFF	1	36	26.9
2 ABOUT THE SAME	2	35	26.1
3 WORSE OFF	3	63	47.0
		134	100.0

Circle the numbers in each column below that lists the assets that you had before your divorce and those that you have now.

308	%	(before divorce)	309 (after divorce)		%
134	100	1 HOME	1 HOME	99	73.9
134	100	2 MAJOR FURNITURE	2 MAJOR FURNITURE	129	96.3
134	100	3 APPLIANCES & OTHER DURABLES	3 APPLIANCES & OTHER DURABLES	111	82.8
134	100	4 CAR(S)	4 CAR(S)	126	94.0
44	32.8	5 OTHER VEHICLES	5 OTHER VEHICLES	20	14.9
131	97.8	6 BANK ACCOUNTS (CHEQUING)	6 BANK ACCOUNTS (CHEQUING)	127	94.8
96	71.6	7 BANK ACCOUNTS (SAVINGS)	7 BANK ACCOUNTS (SAVINGS)	99	73.9
85	63.4	8 PENSION PLAN(S)	8 PENSION PLAN(S)	92	68.7
		(whose) ____________ Yours: 35 Spouse's: 28 Both: 22	(whose) ____________ Yours: 76 Spouse's: 3 Both: 13		
89	66.4	9 HEALTH INSURANCE IN ADDITION TO THE MANITOBA PLAN	9 HEALTH INSURANCE IN ADDITION TO THE MANITOBA PLAN	88	65.7
88	65.7	10 DENTAL PLAN	10 DENTAL PLAN	93	69.4
57	42.5	11 RETIREMENT ACCOUNTS	11 RETIREMENT ACCOUNTS	70	52.2
117	87.3	12 LIFE INSURANCE POLICY(S)	12 LIFE INSURANCE POLICY(S)	98	73.1
56	41.8	13 LIFE INSURANCE WITH CASH SURRENDER VALUE	13 LIFE INSURANCE WITH CASH SURRENDER VALUE	35	26.1
21	15.7	14 OTHER REAL ESTATE	14 OTHER REAL ESTATE	15	11.2
49	36.6	15 CSB'S	15 CSB'S	45	33.6
31	23.1	16 STOCKS, BONDS, INVESTMENTS	16 STOCKS, BONDS, INVESTMENTS	28	20.9
37	27.6	17 INTEREST INCOME	17 INTEREST INCOME	36	26.9
6	4.5	18 RENTAL INCOME	18 RENTAL INCOME	8	6.0

27	20.1	19 BUSINESS OR PROFESSIONAL PRACTICE	19 BUSINESS OR PROFESSIONAL PRACTICE	21	15.7
2	1.5	20 OTHER ________________	20 OTHER __________	3	2.2

310 FILL IN DOLLAR VALUE OF ASSETS BEFORE DIVORCE

____

Mean $125,930
Median $100,000
range $20,000-500,000
n = 94 40 missing values

311 FILL IN DOLLAR VALUE OF ASSETS AFTER DIVORCE

____

Mean $86,800
Median $76,400
Range $3,000-300,000
n = 104 30 missing values

312 Although you may have similar assets now (in quantity), how would you describe the value of your assets today in quality?

	CIRCLE	n	%
1 ASSETS ARE ROUGHLY COMPARABLE	1	42	31.3
2 ASSETS ARE DECREASED IN QUALITY	2	56	41.8
3 ASSETS ARE INCREASED IN QUALITY	3	36	26.9
		134	100.0

313 Think about the debts that you had before your divorce and the ones that you have now. In terms of your debts, how would you describe yourself now?

	CIRCLE	n	%
1 BETTER OFF	1	55	41.0
2 ABOUT THE SAME	2	34	25.4
3 WORSE OFF	3	45	33.6
		134	100.0

Circle the numbers in each column that lists the debts that you had before your divorce and the ones you have now.

314		(before divorce)	315 (after divorce)		
n	%		n	%	
122	91.0	1 MORTGAGE	91	67.9	1 MORTGAGE
58	43.3	2 CAR LOAN(S)	45	36.6	2 CAR LOANS(S)
15	11.2	3 HOME REPAIR LOAN	15	11.2	3 HOME REPAIR LOAN
4	3.0	4 EDUCATION LOANS	6	4.5	4 EDUCATION LOANS
39	29.1	5 OTHER LOANS	43	32.1	5 OTHER LOANS
99	73.9	6 CREDIT CARDS	70	52.2	6 CREDIT CARDS
9	6.7	7 OTHER	6	4.5	7 OTHER

316 FILL IN DOLLAR VALUE OF DEBTS BEFORE DIVORCE

$________________________

317 FILL IN DOLLAR VALUE OF DEBTS NOW

$____________________

mean $45,125	mean $35,372
median $38,000	median $31,000
Range - 0 - $200,000	Range - 0 - $150,000
n = 113 21 missing cases	n = 121 13 missing cases

318 How would you describe your current debt position relative to the position you and your spouse were in when you were married?

	CIRCLE	n	%
1 ABOUT THE SAME	1	18	13.6
2 FEWER NUMBER OF DEBTS	2	55	41.7
3 FEWER DEBTS BUT LARGER IN DOLLARS	3	24	18.2
4 MORE DEBTS	4	35	26.5
		132	100.0
			(2 missing)

319 When you and your former spouse divided things (other than the house) for your divorce, how did you decide on their value?

	CIRCLE	n	%
1 WE HAD THINGS APPRAISED AND CALCULATED THE VALUE OF THINGS	1	2	1.5
2 WE USED A ROUGH GUESS AS TO THE VALUE OF THINGS	2	46	34.3
3 WE DIDN'T PUT A VALUE THINGS	3	79	59.0
4 THE COURT HAD THINGS APPRAISED	4	1	.7
5 THE LAWYER(S) APPRAISED IT	5	4	3.0
6 NOT FINAL	6	2	1.5
		134	100.0

320 In divorce agreements there are usually arrangements made for the support of dependent children. Do you pay or receive support payments?

	CIRCLE	n	%
1 YES	1	107	79.9
2 NO, NOT A PART OF THE AGREEMENT	2	21	15.7
3 REQUESTED, BUT COURT WOULD NOT/DID NOT ORDER IT	3	1	.7
4 CLAIM WAS RELINQUISHED DURING NEGOTIATIONS	4	5	3.7
		134	100.0

321 (If you pay, circle numbers) n = 41

322 (If you receive, circle) n = 68

n	%			n	%
39	95.1	1 CHILD SUPPORT	1 CHILD SUPPORT	66	97.1
5	12.2	2 EDUCATIONAL SUPPORT	2 EDUCATIONAL SUPPORT	7	10.3
17	41.5	3 MEDICAL/DENTAL SUPPORT	3 MEDICAL/DENTAL SUPPORT	12	17.6
10	24.4	4 OTHER (specify)	4 OTHER (specify)	4	5.9

323 What is the amount that you pay or receive per month?

number ________

mean $430.90
median $350.00
mode $300.00 Range $100-$2200
n = 99 those who either pay or receive a specific monthly payment

324 In divorce agreements there can be arrangements made for support of a spouse. Do you pay or receive spousal support?

	CIRCLE	n	%
1 YES	1	20	14.9
2 NO, NOT PART OF THE AGREEMENT	2	99	73.9
3 REQUESTED, BUT COURT WOULD NOT/ DID NOT ORDER IT	3	3	2.2
4 CLAIM RELINQUISHED DURING NEGOTIATIONS	4	12	9.0
		134	100.0

325 (If you pay spousal support, for how long?) 326 (If you receive support, for how long?)

n	%	325	326	n	%
2	33.3	1 INDEFINITELY	1 INDEFINITELY	0	0
4	66.7	2 TIME LIMITED	2 TIME LIMITED	13	100.0
6	100.0			13	100.0

327 How are payments made or paid?

	CIRCLE	n	%
1 PAID UP TO DATE ALWAYS	1	82	77.4
2 ARREARS, BUT SELDOM	2	14	13.2
3 ARREARS, OFTEN	3	5	4.7
4 ARREARS, REGULARLY	4	5	4.7
		106	100.0

used to record responses of thsoe who have never received what was ordered by the court

328 Have you made use of lawyers or other services to assist you in enforcing your agreement after your divorce?

	CIRCLE	n	%
1 YES	1	33	24.6
2 NO	2	101	75.4
		134	100.0

329 Have you found it necessary to get financial support from any other sources such as family, friends because of your divorce?

	CIRCLE	n	%
1 YES	1	53	39.6
2 NO	2	81	60.4
		134	100.0

330 Are there any comments you wish to make concerning financial matters as a result of divorce? ________

____

____

____

continent analysis not yet complete

QUALITY OF LIFE SATISFACTION
SECTION 4

400 The following items ask how satisfied you are with your life in general, after your divorce. First of all, are you generally satisfied?

	CIRCLE	n	%
1 YES	1	120	89.6
2 NO	2	14	10.4
		134	100.0

For each item, if you are very dissatisfied you would circle 1. If you are very satisfied you would circle 5. If you are neither very dissatisfied or satisfied, you would put your answer somewhere from 1 to 5.
(interviewer, please circle)

		Very dissatisfied			Very satisfied	
		1	2	3	4	5
401	All things considered, how satisfied are you with your standard of living?	n (3)	(6)	(48)	(51)	(26)
		%2.2	4.5	35.8	38.1	19.4
						134/100
		1	2	3	4	5
402	How satisfied are you with your housing?	n (4)	(11)	(31)	(48)	(40)
		%3.0	8.2	23.1	35.8	29.9
						134/100
		1	2	3	4	5
403	How satisfied are you with your neighbourhood?	n (4)	(5)	(25)	(44)	(56)
		%3.0	3.7	18.7	32.8	41.8
						134/100

			1	2	3	4	5
404	How satisfied are you with your physical health?	n	(2)	(6)	(31)	(44)	(51)
		%	1.5	4.5	23.1	32.8	38.1
							134/100
			1	2	3	4	5
405	How satisfied are you with your mental health?	n	(1)	(9)	(22)	(47)	(55)
		%	.7	6.7	16.4	35.1	41.0
							134/100
			1	2	3	4	5
406	How satisfied are you with your financing standing now?	n	(13)	(23)	(47)	(38)	(13)
		%	9.7	17.2	35.1	28.4	9.7
							134/100
			1	2	3	4	5
407	How satisifed are you with the amount of time you have for doing the things you want to do?	n	(32)	(30)	(24)	(28)	(20)
		%	23.9	22.4	17.9	20.9	14.9
							134/100
			1	2	3	4	5
408	How satisfied are you with the amount of money you have to do the things you want to do?	n	(28)	(44)	(40)	(17)	(5)
		%	20.9	32.8	29.9	12.7	3.7
							134/100
			1	2	3	4	5
409	How satisfied are you with your friendships?	n	(0)	(4)	(23)	(49)	(58)
		%	0	3.0	17.2	36.6	43.3
							134/100
			1	2	3	4	5
410	How satisfied are you with your life compared to your life prior to marriage breakdown?	n	(2)	(6)	(21)	(31)	(74)
		%	1.5	4.5	15.7	23.1	55.2
							134/100
			1	2	3	4	5
411	How much satisfaction do you get from your non-working hobbies and so on?	n	(14)	(9)	(20)	(44)	(47)
		%	10.3	6.7	14.9	32.8	35.1
							134/100
			1	2	3	4	5
412	All in all how satisfied are you with life these days?	n	(3)	(0)	(31)	(54)	(46)
		%	2.2	0	23.1	40.3	34.3
							134/100

DEMOGRAPHIC INFORMATION
SECTION 5

500 You are:

	CIRCLE	n	%
1 MALE	1	54	40.3
2 FEMALE	2	80	59.7

501 Your present marital status:

	CIRCLE	n	%
1 DIVORCED, SINGLE NOW	1	80	59.7
2 DIVORCED, RE-MARRIED	2	30	22.4
3 DIVORCED, LIVING AS MARRIED NOW	3	21	15.7
4 DIVORCED, SEPARATED NOW	4	1	.7
5 DIVORCED, WIDOWED NOW	5	2	1.5
		134	100.0

502 Number of children you have in each age group:

	number
UNDER 5 YEARS OF AGE	12
5 TO 13	98
14 TO 17	64
18 TO 24	29
25 AND OVER	3

503 Number of children living in your household: number

mean 1.4 including those with home (n 134)
1.8 if excluding those who have none (n 106)
Range 0-4

504 For how many children are you currently providing the main financial support, not including maintenance? number

mean 1.5 including those who support none (n 134)
1.9 excludingthose who support none (n 105)

505 Number of adults living in your household? number

mean 1.6 (47% had only 1)

506 Are there any adults (over the age of 18), living in your home who contribute to the household income?

	CIRCLE	n	%
1 YES	1	49	36.6
2 NO	2	84	62.7
		133	.7

(coding error)

507 Your present age is: IN YEARS number ______

mean 38.6
median 38 Range 23-55

508 How old were you when you first were married? number ______

mean 21.9
median 21 Range 17-37

509 Are you presently?

	CIRCLE	n	%
1 EMPLOYED FULL TIME	1	116	86.6
2 FULL-TIME HOMEMAKER	2	4	3.0
3 RETIRED	3	0	0.0
4 UNEMPLOYED	4	5	3.7
5 EMPLOYED, PART-TIME	5	4	3.0
6 STUDENT	6	5	3.7
interviewer, please circle		134	100.0

510 (If employed part-time)

n	%	
4	80.0	1 BY CHOICE
1	20.0	2 ECONOMIC CIRCUMSTANCES
5	100.0	
		3 OTHER ______

511 (If student)

	n	%
1 BY CHOICE	2	40
2 ECONOMIC CIRCUMSTANCES	3	60
3 OTHER ______	5	100

512 If you are usually employed outside the home, full-time or part-time, describe your usual occupation. (If retired, describe the usual occupation before retirement).

	CIRCLE	n	%
0 NOT APPLICABLE	0	8	6
1 MANAGERIAL, ADMINISTRATION	1	21	15.7
2 TEACHING	2	12	9.0
3 MEDICINE/HEALTH	3	7	5.2
4 TECHNOLOGY/SOCIAL/RELIGIOUS ARTISTIC	4	15	11.2
5 CLERICAL	5	27	20.1
6 SALES	6	15	11.2
7 SERVICE	7	13	9.7
8 PRIMARY (FARMING, MINING, FORESTRY ETC.)	8	0	0.0
9 PROCESSING	9	2	1.5
10 MACHINING PRODUCTS, FABRICATING OR REPAIRS	10	9	6.7
11 CONSTRUCTION	11	2	1.5
12 TRANSPORTATION EQUIPMENT OPERATORS	12	2	1.5
13 OTHER	13	1	.7
		134	100.0

513 If you are employed, how many hours do you usually work per week? number ______

mean 42.3 hours
median 40 hours Range 5-99

514 What is your major source of income?

515 What is the major source of income of your former spouse circle below arrow

1	103	76.9	1	93	71.5	EARNED INCOME FROM EMPLOYER
2	8	6.0	2	6	4.6	SALARY FROM NEW SPOUSE/DOMESTIC ASSOCIATE
3	3	2.2	3	2	1.5	WELFARE
4	2	1.5	4	3	2.3	MAINTENANCE
5	0	0	5	0	0	CHILD CARE SUBSIDY
6	15	11.2	6	17	13.1	SELF-EMPLOYED INCOME
7	3	2.2	7	7	5.4	OTHER
	134	100.0		130	100.0	(4 missing)

516 What is the highest level of education you have completed?

517 What is the highest level of education of your former spouse? circle below arrow

1	0	0	1	0	0	SOME GRADE SCHOOL (ELEMENTARY)
2	1	.7	2	0	0	COMPLETED GRADE SCHOOL (GRADE 6)
3	17	12.7	3	34	25.8	SOME HIGH SCHOOL
4	43	32.1	4	42	31.8	COMPLETED HIGH SCHOOL (GRADE 12)
5	43	32.1	5	26	19.7	SOME COLLEGE OR TECHNICAL SCHOOL
6	20	14.9	6	16	12.1	COMPLETED UNDERGRADUATE WORK
7	4	3.0	7	7	5.3	SOME GRADUATE WORK
8	3	2.2	8	3	2.3	MASTERS
9	3	2.2	9	4	3.0	DOCTORAL DEGREE
	134	100.0		132	100.0	(2 missing)

518 Have you taken any additional education/training courses since your divorce?

	CIRCLE	n	%
1 YES	1	75	56
2 NO	2	59	44

interviewer, please circle

519 (If, yes)

67	89.3	1 IT WAS TO IMPROVE MY EMPLOYMENT SKILLS OR OPPORTUNITIES
8	10.7	2 IT WAS NOT DIRECTLY RELATED TO EMPLOYMENT
75	100.0	

520 (If, no)

CIRCLE		n	%
1	I HAVE NO NEED OR DID NOT CHOOSE TO TAKE ANY MORE	33	49.3
2	I WOULD HAVE, BUT WAS UNABLE TO	34	50.7
		67	

(67 responded to the question

although only 59 said no to 518)

521 To which religious denomination do you belong?
Your former spouse?
circle below arrow

1	26	19.5	1	31	23.8	1 CATHOLIC
2	58	43.6	2	55	42.3	2 PROTESTANT
3	8	6.0	3	8	6.0	3 JEWISH
4	13	9.7	4	11	8.5	4 OTHER
5	28	20.9	5	25	19.2	5 NONE
	133	100.0		130	100.0	
1 missing						4 missing